

“THE STORY OF OUR LIVES FROM YEAR TO YEAR”

# ALL THE YEAR ROUND

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## PHŒBE: GIRL AND WIFE.

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MRS. TILLOTSON,” &c. &c.

### CHAPTER XXVII. THE GREAT NIGHT.

Now the company began to arrive. As their coming had been so long delayed, that the unhappy hostess began to think that no one would arrive, so now she began to think she would be overwhelmed in the band that came pouring in altogether. She did not know a single face, but she, with her family, smiled and made attempts at shaking hands which old Sam afterwards described as “misfires.” During these uncomfortable hours she learned many wholesome as well as unwholesome things; as when the young lords defiled past; sometimes giving her a supercilious nod, but more frequently failing to see the nervous and smiling hostess; and passed on eagerly into the room. It was more trying still as some of the greater guns came slowly into action, far into the night—imperious dames of the highest quality, whose coming dared scarcely be looked for, but who came after all! With practice, however, this ceremony grew to be delightful enough; and when some of the ambassadors of the third and fourth ranks—always accessible enough—began to arrive, and actually made some remarks, a film of joy came before her eyes.

It was delightful to see our Phœbe, whom the new “robe” became admirably, and who was at first delighted with all she saw. For it was properly her first ball. Fairyland hardly came up to it. But presently her face began to assume a wistful gaze, questing for some-

thing. After a long delay Mr. Pringle had come up with a needlessly empressé manner, and this speech: “Oh, you have come! How d’ye like our ball?”

Phœbe was enchanted with it, and infinitely comforted by this light address. Still more so when he added, “You’re not engaged, I hope. We must have a dance together before the end of the night.” Phœbe was very grateful for this kindness, and much relieved.

“Oh, now!” she said, “any dance! Nobody has asked me, and I don’t think they will.”

“Oh, dear,” said he, gravely, “that’s not the case with me. I have to do all the work, to-night at least.”

“To be sure,” said Phœbe, deferentially, “I quite understand. Then don’t mind me.” The wistfulness with which this was spoken must have touched anyone, for poor Phœbe was not the pert, lively, rallying, bright little creature she had been. She had a presentiment that something was in the balance that night. It must be said, too, that there was an air of rusticity, a want of “point” about her, which contrasted with the fine, haughty, well-bred, and matchlessly-dressed young ladies who were sweeping by.

Suddenly, in the midst of one of his already halting sentences, he started and flew across to a party close by who had been beckoning. Phœbe stretched her head over, in a highly countrified way, to see. It was a party of large and overflowing women—overflowing in person, and dress, and volubility. He was clearly of them; they were so familiar, talking all together, so eager, that Phœbe wondered who they could be? Again she had a fresh presentiment, and the poor little

child's face grew more wistful and distressed. Her mother was out of humour with her and with the ball. "What are you about? Don't look so sulky. You'd repel anybody." But now came something that really made Phoebe smile. And this was "old Sam" (who had not noticed her the whole night) dancing a quadrille with one of the Ladies Croope—shuffling and capering, and setting to his partner after the elaborate principles that were in vogue in the days of the *minuet de cour*. Again it was hopeless to think of getting into society, for there were spectators standing in rows looking on—the young men (of high birth) actually laughing heartily, while Sam grinned and added to the entertainment by talking loud :

"Now, my dear, there's the line of grace and beauty for you! We'd make a very pretty couple." To this ordeal his partner submitted with a calm, unruffled serenity—born of devotion to the good cause. Then, seeing the young swells standing together and looking on and laughing, he would skip over to them with: "Now, why don't you go and dance? Look at all these young beauties, waiting to pick and choose from. A garden of girls, as the poet says! Come with me, my dear boys; I'll set you going."

"No, upon my word; much obliged—rather not," would be the reply.

"What, can you resist that music? Did you ever hear such ravishing tootling as that. That gentleman ought to be at the opera. Come, do try for once—you or you? It's all shyness, I know."

It was no wonder that the young fellows found a sort of contemptuous amusement in their host, and, gathering round him, proceeded to draw him out with a question or two. This old Sam took for a genuine interest in himself, and became vastly familiar and communicative. No wonder they declared carelessly, as they sauntered away, that this was the oddest old fellow that had turned up in the century. Certainly he threw a grotesque air over the whole performance, as indeed he generally contrived to do over everything in which he was concerned.

Again, we turn and see Phoebe's wistful face stretching forward, looking for some one to come; looking, too, after two figures in which she was interested. Young Pringle—and others than Phoebe had now begun to notice it—was "devoted," as it is called, to a young lady of more than medium height, robust, good-humoured—

looking, and with her dress and appointments filling much cubic space. At times they disappeared, then reappeared in the dance—now a *valse*, now a *lancers*, now an ordinary *quadrille*. Phoebe herself knew no one, and sat through many dances, until Lord Garterley espied her, and leaped forward with delight to greet her.

"Come with me," he said; "I want to talk to you. Stay, you are not dancing. I'll introduce someone. I know numbers of the young fellows."

"No, no," said Phoebe, eagerly. "I don't care about that. I'd rather not, indeed. No."

He was struck by her wistful, dejected air.

"Come with me, then," he said. "We'll go and inspect the flowers and the supper-room."

"Who—who," asked Phoebe, abruptly, "is that—you can tell me—that tall young lady, dancing there?"

"Oh, there; with our friend Pringle? Oh, that's one of the Baddeley girls—Lady Florence Croope."

A chill struck on Phoebe's heart. She had a glimmer of what was coming.

"Yes," said Lord Garterley, gravely, "it is very natural they should run after a young man of fortune, as Pringle now turns out to be. You are very young, my dear child," he said, kindly; "you do not know what the world is yet. I am an old fellow, and thought to have had its share of good things; and yet, if I were asked what was my experience of it, I would say it was made up of disappointments."

Phoebe wondered to hear this; and yet felt it was in some way intended for her. He went on:

"You know that I have never married; and yet that was my great disappointment, for I was then, though a young man, double your age. We must all, every one of us, without exception, suffer from them—but if they come at your age, my dear child, they are only to be smiled at."

In this fashion the friendly nobleman wandered through the rooms with his companion, who felt as though some sad piece of news was being broken to her. They saw all the grand display in the supper-rooms, the Ottoman tent, the flowers. But on Phoebe it made no impression, beyond that of a blaze of light and colours. Her eyes were dazed. Every moment she began to understand better.

Suddenly she saw Francis Pringle standing before her. He was eager and excited.

"Oh," said he, "I have been looking for you. Will you come now, for this dance?"

All was forgotten. Phoebe, as it were, flew to his arms; she would go with him anywhere—to the world's end.

"I thought," she said, in a tone of inexpressible delight and tenderness, "that you had really forgotten me; but now I see you have not. It's very good of you, on such a night—"

"Oh no," said he, with great constraint, "of course not. You see, I am in such a position here; I can do nothing that I would wish. Now that our fortunes have changed, I am obliged to act in a different way, you know. You see that."

"Of course," said Phoebe, eagerly; "I understand it perfectly. I am so glad that you are rich and have all this money, though you did leave me without saying 'Good-bye.'"

"How could I help that?" he said, shortly.

"No, no," said Phoebe, alarmed; "of course not. You will come and see us, won't you? To-morrow? I'll wait at home all day; I am longing to talk with you—to hear everything."

"Oh, I am afraid I can't, indeed; I fear I shall be going away—"

"Going away?" repeated Phoebe, almost coming round to look into his face. "Where? when?"

"Oh, you don't know how much I have to do. I have really no time, you know. Indeed, I wish you would—if you only knew how I am situated—but it's not my fault—"

What disclosure this ominous preface was leading to, Phoebe was not destined to learn, for a fan was now playfully tapping his arm, and the abundant proportions of Lady Baddeley were beside him. The wary dowager had scented this danger of confidences. Indeed, she had an instinct as to Phoebe's relation with the Pringles, and, with an effusion of smiles, declared that "she was dying" for something to eat, and that he must forthwith take her below, or she would faint. For this stalwart dame, to ask was to command, and to command to be obeyed; and, after a few hurried words of excuse to Phoebe, he was taken away. What a pang shot through that young breast! What a dimness seemed to settle upon her eyes! Considering her exhausted state, a surprisingly

small amount of nutriment restored the "dying" and "fainting" lady, who had presently brought him to her daughter, and bade him, in a tone maternal, take her upstairs. Instead of making for the ball-room, the candidate chose to encamp in a little alcove off the stairs; and then it was that the hapless Phoebe saw the pair valse, galop, and valse again; for it was within the small hours, when the greedy, fast dancers allow no chance to the sober quadrillers. Yet, all through they sat and danced on, Phoebe's wistful face looking out. Then she noticed they came rather hurriedly to the grenadier mamma, and there was much simpering and whispering, and an indescribable, conscious smirking, more easy to recognise than describe.

"What does it mean, mamma?" whispered Phoebe. "Why do we stay here so long?"

Her mother had also seen, and knew for a certainty. She was biting her lips, and could scarcely restrain the word, "infamous!" She rose.

"Yes, my dear; let us go home! It is the best thing we can do."

Going out, they passed close by the hostess, whose face and figure were literally eddying in delicious ripples of happiness. How she bent and floated in ecstatic gratitude as the customary departing compliments were given. "So pleasant," &c. In her eyes everybody was charming and nice, and had behaved with such a kindly sympathy. The ambassadors were the most unassuming, agreeable, humble beings of all. The Persian envoy, in what Sam Pringle described as "the glazed calico hat," was as simple and unaffected as a parson in the country, and had sat on the sofa by her for a long time. So with the Indian old man in jewels and turban, and the young boy with him, also in jewels, "Muley Moloch," as Sam insisted on calling him. These persons all behaved like old friends, and went away in an effusion of gratitude, though they did not recollect her at the next party.

Passing by with the rest, Mrs. Dawson forced her features into a ball-room smile, and said, as lightly as she could:

"Went off admirably. By-the-way, you must let me come and see you in the morning."

Mrs. Pringle smiled down on her from Elysium; she was on such terms with the whole human family, she could have agreed to anything. Phoebe, too, she was

almost inclined to kiss. She had quite forgotten that trifling matter.

And so down the departing guests passed to the door, opening every instant to let in searching consumptive blasts, and to the rude, hoarse link-men, who were presently bellowing for "Mrs. Dawson's carriage," a hired brougham, into which the most desponding, despairing pair of the whole party were assisted, and drove away.

Lady Baddeley's carriage came up and came up again; but the truth was that the august grenadiers were confidentially detained till "all the rest had gone," when there was to be a little supper, limited chiefly to the family, in which the Baddeleys only were included; and, when chairs were brought in, and the son of the house and Lady Florence sat together, the most ecstatic confidences were interchanged between the parents, accompanied with delighted smiles and squeezing of hands. Nothing was said aloud or very distinctly; it was as though all were too happy to talk. But every one affected to look away from the happy pair, who were eating jelly together.

There would have been a curious contrast could anyone, Asmodeus-like, have flown to the house where Phœbe was tossing, hot and feverish, in her small bed, not able even to sob herself to sleep. Her mother, when returning home, had burst into an uncontrolled state of fury, which was not a little increased by the desperate character of the situation, for which she saw clearly there was no remedy. In her room she threatened openly that "she would take an action against them—the vile old schemers!" but she knew perfectly that this step would be fatal, and, indeed, was not to be thought of. But she still craftily, and to Phœbe's infinite relief, excepted the lover from these thoughts of revenge, declaring that "the young man, she could see, meant well, and that it was only the low, scheming parents of his that were interfering with his inclinations." Phœbe was grateful for this bit of comfort, and clung to it against all hope, her inclination rather than her reason prompting her. Before she fell asleep that night, an inspiration, or, rather, a recollection, flashed upon the anxious mother, which gave her a gleam of substantial hope. It was wonderful, she thought, how she could have forgotten that resource. How stupid of her not to have made use of it in that visit where she

now saw that she had been too forbearing! However, on the morrow she would strike boldly and fearlessly. She fancied they were people that might be intimidated; and thus the sanguine lady went off to sleep pretty hopefully.

#### AN ODD IMPRESARIO.

THERE are certain ways of life which no man would seem to enter upon, without having previously made some one or two false starts, as it were, in other directions. The pages of any biographical dictionary will abundantly demonstrate that, in regard to the choice of a profession, fathers and children are seldom of one mind for any length of time. The sire looks to his son's becoming an ornament of the Church, let us say, a servant of the Crown, a professor of medicine, or of law. For a while the son accepts this idea of his destiny, possibly because he cannot well do otherwise; and then, presently, we find him aiming at distinction by quite other means. We read of this personage: "He was originally intended for the Church, but was afterwards articled to a solicitor. At the age of nineteen he exhibited a talent for acting, and made his first appearance on the stage," &c. &c.; or of that: "He was educated for the medical profession, but subsequently abandoned studies he found uncongenial and devoted himself to the fine arts." And so on. Professions adopted in this wise, as a matter of after-thought, are probably always considered from the parental, and, indeed, from the general point of view, to be of a somewhat desperate character—almost the forlorn hopes of industry. No fond father, inspecting his cradled infant, can ever to himself have said: "What a great painter, or, what an eminent author, or, what a famous actor this child will be some five-and-twenty years hence!" The painter, the author, or the actor, does not even advance this of his own offspring, but looks to the son's winning subsistence in a more regular and recognised way than that followed by the father. That he should become a prosperous man of business, a follower of fortune upon beaten tracks, however overthronged—that is the kind of future the father desires for his bantling. And it can hardly be otherwise, for surely the most doting of parents will shrink from affirming absolutely beforehand that his callow descendant is possessed of the

especial qualities necessary to success in what may be called the aesthetic professions. Prosperous plain-sailing, average good fortune to be obtained by the exercise of average abilities—what more can be reasonably expected for the immature creature? Start him fairly, therefore; bid him go on and prosper; but if the step prove a false one, for good or ill, don't be so very much astonished or distressed. There is very much work in this world that has to be done over again, beside the work of starting children in life.

And there are employments, the preparation and education for which must be wholly of an accidental kind. How, for instance, is a theatrical manager to be reared? When may his gifts as an impresario be expected to stir within him, and develop themselves? Possibly, with the poet, he is to be viewed as born, not made. Yet we may be sure that he did not figure as a manager, before making some other essays in the art of earning a living. A manager of some fame in his day, concerning whom we propose to narrate some few particulars, began life as a clerk in a bank. How did that early occupation qualify him for his later duties? It is hard to say; unless, perhaps, he acquired a special callousness in regard to the parting with bank-notes; a certain facile way of permitting numberless gold coins to slip through his fingers. Such acts may have been of some small service to him; for lavish expenditure was an important part of his system of management. Possibly he was also possessed of an inherent taste for speculation of a hazardous kind. This too was likely to be useful to him, for the task he undertook had something desperate about it. He was proprietor and manager of the King's Theatre in the Haymarket—the Italian Opera House—from 1782 to 1813. Now, from the time of Handel until quite recently, operatic efforts in England have brought about much disaster, involving very many people in ruin, and making bankrupts and insolvents quite in a wholesale way.

Mr. William Taylor had been a clerk in the banking-house of Messrs. Snow & Co.; but he described the air of that establishment as "too cold for his complexion." His biographer observes thereupon that he got rid of this complaint very completely by becoming manager of the Opera House, which was "hot-water to him for the rest of his life." Further, he is said to have been distinguished by "all Sheridan's

deficiency of financial arrangement without that extraordinary man's resources." However, he was assuredly most successful in borrowing money. Capital of his own he did not possess, but he obtained very large advances from his friends and supporters. And it would seem that, so long as his prosperity endured, he was not unwilling to meet the claims of his creditors and to repay the loans he had been favoured with. Moreover, he is said to have been ingenious and adroit, although afflicted with an unfortunate obstinacy of disposition, together with "a total want of all conduct and foresight."

Of Taylor's management, it may be said that it produced returns of very large amount, but that it resulted nevertheless in severe loss. Meanwhile, however, the manager lived well, and was far from unhappy. Under any circumstances he was disposed to make the best of things and to enjoy life. But gradually he was compelled to part with his property after a piecemeal fashion. In 1803 he sold to Mr. Francis Goold, a gentleman of family and fortune, one-third of his property in the Opera for a sum of thirteen thousand guineas. Goold thus became a partner in the speculation, and, by-and-by, in right of the many advances he had made, occupied almost the position of sole proprietor. At any rate, he was mortgagee of such share in the undertaking as still belonged to Taylor; and for some time he alone conducted the Opera, his death, in 1807, being ascribed to the trouble and anxiety he had thereby incurred. Upon Goold's demise the management devolved upon Taylor, who thereupon entered into a long course of litigation with Mr. Waters, the executor of his late partner. Mr. Taylor refused to submit to the interference which Mr. Waters, as the representative of Goold, considered himself entitled to exercise. Many meetings were held between the disputants and their friends, at one of which "Mr. Taylor somewhat unceremoniously devoted the whole company to the infernal gods, and withdrew." Forthwith a bill in Chancery was filed against Mr. Taylor. No real change took place in the management, however, previous to the year 1813. Taylor borrowed large sums from Mr. Ebers, who, as agent of many lessees of boxes, and a large dealer in opera tickets, felt himself bound to keep up the character of the establishment, and to assist its manager in every possible way. But, as Mr. Ebers has related in his Seven

Years of the King's Theatre, Taylor was a hopelessly unpractical person. Nothing could be done with him or for him. It was his delight to involve himself and to perplex others. "He quarrelled with everybody, ridiculed everybody, and hoaxed everybody." In 1807 his interest in the theatre had been seized under legal process, and his personal liberty restricted. Indeed, for the remainder of his life Taylor was a prisoner for debt in the King's Bench; but under the system then prevailing, of "living within the rules," Taylor's movements were still unfettered, and he continued his management or mismanagement of the Opera House. Then, as though he had not troubles enough, he quarrelled with his subscribers. By way of raising supplies he increased the rate of subscription, nearly doubling, indeed, the cost of admission to the theatre. The subscribers held something of an indignation meeting, and determined to resist the proposed change. Taylor threatened to close their boxes, and shut them out of the theatre. Certain of the subscribers, enraged at the arrogant and despotic conduct of the manager, endeavoured to establish a rival opera house at the Pantheon, under the direction of one Caldas, a Portuguese wine merchant. At the Pantheon, however, failing a complete licence from the Lord Chamberlain, the performances could only be of a meagre description. Ultimately, the subscribers were reconciled to Taylor upon his making them certain concessions; and they returned to the King's Theatre. The Pantheon was abandoned, and Caldas was left to take care of himself. Speedily he found bankruptcy the result of his turning from wine dealing to music.

But now further difficulty arose. Waters, the executor of Goold, still proceeding against Taylor in Chancery, obtained a decree that dissolved their partnership, ordered accounts to be taken between them, and the Opera House to be sold. Meantime, performances were to cease altogether, and the theatre to be closed.

The subscribers and the world of fashion were much dismayed. A petition, signed by many noble and distinguished personages, was presented to the Prince of Wales, imploring the exercise of his influence to restore to society its most delightful amusement. A truce was patched up between the combatants, and operatic performances were resumed. Taylor had been thinking of following the example

set him by his own subscribers, and of opening the Pantheon once more as a rival to the King's Theatre. It was only with very great difficulty that terms of compromise could be arranged. An utter dissimilarity of disposition subsisted between the opponent parties. Waters was a man of decorous life, sober, staid, and Sabbatarian. Taylor, reckless and profligate, wild of speech as of conduct, would only appear on Sunday, when he knew himself safe from the service of writs. For a long while he did nothing but shock his adversary, widening the division between them. When, at last, in 1814, the time arrived for the opening of the theatre, under the management of Waters, he was refused admittance by Mr. Taylor's people, who still retained possession of the establishment. Angry words were interchanged, and even blows. The Waters party retreated for a while, but only to return with reinforcements, and finally succeeded in their turn in expelling their rivals. Again the arbitration of the Chancellor was invoked, Mr. Waters's title established, and possession of the premises secured to him. For now the house, under the decree of the court, was sold to him absolutely, at the price of thirty-five thousand pounds. Mr. Waters enjoyed some seasons of success; the year of the Peace especially crowded London with princes, ambassadors, and grandes of various kinds; but ruin in due course fell upon him as upon the other managers. He fled from his creditors, and ended his days at Calais. Taylor, precluded all further share in the concerns of the theatre by the decree of the Chancellor, died in the Queen's Bench prison.

Mr. Ebers has described Taylor as "one of the most singular of mankind." In the last century a somewhat unreasonable value was set upon persons called "humorists." Taylor was a "humorist," such as his contemporaries highly prized. He was greatly addicted to hoaxing and practical jokes. His facetiousness was of that rough kind which delights in pulling away the chair that is about to be sat upon, or in pinning a lady's skirts to a gentleman's coat-tails. But pranks of this character won much admiration from a past generation. It is related of Taylor that, having invited a number of friends to breakfast, he somehow induced them to believe that, as a matter of joke, empty plates only were to be set before them. Moreover, by means of anonymous letters,

he counselled his guests to be even with their host, and to put him to shame by bringing with them a sufficient store of provisions, so that the breakfast might duly take place. Everyone invited took, therefore, or sent to Taylor's house, articles of food of various kinds, insomuch that the manager found his room filled with the game and meats provided by his friends. But the breakfast-table had been handsomely furnished for the occasion, and the laugh was on Taylor's side, when he ordered into his own larder and wine-cellar these materials for a second breakfast. No doubt the guests professed themselves to be very much amused, but surely it must have occurred to some that the joke was not so very brilliant after all. If any so thought, they must have been confirmed in their opinion when Taylor proceeded to lock them up in his dining-room, with a placard on the door announcing that an exhibition of fourteen full-grown jackals, or "lions' providers," all living together in one den, in perfect amity, was to be seen within.

It was part of Taylor's humour, also, possibly that he might avenge himself, after a fashion, for his exclusion from management, to vex his successor, Waters, and Mr. Chambers, the banker, to whom Waters was becoming heavily indebted for advances, by means of anonymous letters and false reports of various kinds. He especially delighted in prophesying the ruin of Waters, and in such wise the loss of large sums by Chambers. Mr. Ebers publishes the following letter, received from Taylor, as a specimen of that "humorist's" love of hoaxing: "If Waters is with you at Brompton, as reported, for God's sake send him away instantly as you get this, for the bailiffs (alias bloodhounds) are out after him in all directions; and tell Chambers not to let him stay at Enfield, for that is a suspected place, and so is Lee's, in York-street, Westminster, and Giovanni's, in Smith-street, and Reed's in Flask-lane, both in Chelsea. It is reported that he was seen in the lane near your house an evening or two ago, with his face blackened, and in the great coat and hat of a Chelsea pensioner. How could he venture to come back, in a manner, into the lion's jaws? They say there are thirty writs out against him." The contents of this note were, of course, wholly fictitious, although Taylor's prophecies concerning the ruin of Waters came true eventually.

But in those days it needed no conjurer to prophesy that, sooner or later, the impresario of the Opera House would arrive at bankruptcy.

At another time Mr. Chambers was informed that Michael Kelly, the singer and composer, was at Brighton, lying there at an hotel on the point of death, and most desirous, while he yet lived, to communicate to the banker some important particulars respecting Waters. Chambers, holding a mortgage of the property of Waters, took alarm at this strange piece of news, and forthwith, in a postchaise and four, hurried to Brighton, dreading greatly lest he should arrive too late. He arrived at Brighton, however, only to find Kelly sitting in the balcony of his hotel, enjoying himself extremely, with a pine-apple and a bottle of claret before him.

Although nominally, for very many years of his life, a prisoner in the Bench, Mr. Taylor did not permit his condition to impede his flow of spirits, or to hinder his liberty of action in any important degree. He consumed wine in great abundance, and freely boasted that captivity was especially to be desired by an impresario. A friend inquired of him one day, "How can you possibly continue the management of the King's Theatre, while perpetually in durance as you are?" "My dear fellow," he replied, "how could I possibly do it if I were at liberty? I should be eaten up, sir, devoured. Here comes a dancer—'Mr. Taylor, I want such and such a dress;' another, 'Mr. Taylor, I want such and such ornaments.' One singer demands a part not allotted to him; another requires an addition to his salary. No, let me be shut up, and they go to Masterson (Taylor's secretary); he, they are aware, cannot go beyond his line; but if they get at me—pshaw! No man at large can manage that theatre; and, in faith," he added, "no man that undertakes it ought to go at large."

Imprisonment for debt, however, as it was understood in Mr. Taylor's time, was very much of a mockery, as far as those were concerned who were possessed of money. The rich prisoner was not really a captive; he obtained what was called "the liberty of the rules," and lived very much as he pleased. The system would seem to have been instituted expressly to defeat the very object for which imprisonment had been provided by the Legislature, while it further was a means of enriching, by bribery and corrup-

tion, the "marshal" or governor, who was charged with the custody of the prisoners. The "rules," topographically, were the precincts of the prison, and a considerable distance beyond—including all the adjoining streets, great part of the Borough, and of the parish of Lambeth, the road from the Elephant and Castle to the Surrey Theatre, the Westminster-road, and part of the district now occupied by the Waterloo Bridge-road. Here flourished the prisoners who could afford to pay large fees, and to give security to the marshal that they would not pass the prescribed boundaries. The district was a modern Alsatia, haunted by the idle, the profligate, and the dishonest, who spent freely the money that was really due to their creditors. Taverns and theatres they were forbidden to enter, under the terms of their compact with the marshal. This restriction was said to have been imposed by Lord Chancellor Thurlow, indignant at the misdeeds of certain "rulers," who, on their way to Epsom races, had seriously injured his pleasure-grounds and plantations. But a special public-house, known as "Lowthorpe's," had been assigned to their use, and had thriven under their patronage. The establishment stood in front of the Asylum for the Blind, near the Obelisk, in St. George's-road, Lambeth.

The marshal was, of course, answerable to the creditors if a "ruler" escaped, or was not forthcoming after a notice to produce him in twenty-four hours. The "ruler" could in this way always avail himself of liberty for twenty-four hours, and having shown himself to the marshal and the creditor, renew his freedom for twenty-four hours more, and so proceed day after day. Practically, the marshal was but rarely called upon to produce a prisoner. The creditors were perfectly aware of the uselessness of such a demand, and except under very special circumstances, the marshal and the "ruler" were undisturbed by inquiries, and the "ruler" could freely enjoy himself, and even, if he so pleased, extend his wanderings with impunity to all parts of England. It must be remembered that at this time no such institution had been founded as the Court for the Relief of Insolvent Debtors. When it became necessary to clear out over-crowded debtors' prisons, special Acts were passed to discharge unfortunate insolvents, and what was known as the Lords' Act helped to prevent the congregation of such prisoners. In its palmy days the

Bench could boast very nearly a thousand captives as its inhabitants.

Mr. Taylor took a very liberal view of his state as a "ruler." He was in the habit of stealing off into the country and enjoying several days' fishing, a pastime to which he was greatly devoted. Mr. Ebers relates that, while still a prisoner, Taylor somehow became possessed of a considerable sum of money, which he expended, not in satisfying the just claims of his creditors, but in the purchase of an estate in a county affording opportunities for his favourite pursuit. In this retreat he remained secluded for some months, eating, drinking, fishing, and altogether enjoying himself exceedingly, until at length the officers of the law, discovering his hiding-place, conveyed him back to durance, exhibiting the warrant of the marshal, or what was known as his "invitation to re-enter the gates." It seems, too, that Taylor on one occasion quitted the district of the "rules" and journeyed to Hull, at the time of an election, and offered himself as candidate for that borough. He was not returned, however, or, as one of his biographers has related, he was returned to prison after an absence of some weeks. It may be noted that Mr. Parke, in his *Musical Memoirs*, describes Taylor as member for Leominster. If he enjoyed the honour of a seat in Parliament, it was probably before his creditors had fairly risen against him and consigned him to the Bench.

Probably Taylor's exuberances as a "ruler" led to his closer imprisonment during the closing years of his life. Still, it has been affirmed that loss of liberty was not felt by him as at all a privation of importance; while in prison he found many companions of habits and dispositions congenial with his own. Sir John Lade, it seems, an eccentric baronet, who had dabbled in theatrical speculations and lost money on that account, was long his fellow-captive and friend. "I have often met," writes Mr. Ebers, "when visiting Taylor, Sir John and his lady, as well as Lady Hamilton; a coterie being then formed which, in point of vivacity and zest, could not be exceeded. At these meetings Taylor would not unfrequently become exceedingly elevated with wine, and be guilty of the greatest extravagances. One evening he so broke through all restraint that Lady Lade found it expedient to empty the boiling contents of the kettle on him, an operation which had

the somewhat paradoxical effect of completely cooling him."

Altogether, Mr. Taylor, whether viewed as a "humorist" or a "ruler," does not seem to be entitled to very respectful consideration. As a manager, however, it should be said that he won a fair measure of esteem, his quarrels with his patrons and subscribers notwithstanding, if he won nothing else—if indeed he lost everything else. At this time it is difficult to decide how far Taylor really governed the opera, and what share in its proceedings he may claim to be credited with. But at least during his years of management there occurred many memorable events in the history of Italian opera in this country. Of the vocalists contained in his troupe, the names of few are now known to fame, for of necessity the repute of singers, however famous in their day, cannot be long-lived. Still some vitality remains in the names of Mara, Billington, Storace, Banti, Michael Kelly, and Braham, and these were among Mr. Taylor's artists. His leaders of the band were Cramer, Viotti, and Salomon. His repertory seems now of a very faded kind—to belong almost altogether to the past, to contain no work known to modern audiences, unless it be the *Matrimonio Segreto* of Cimarosa, or the *Orfeo* of Gluck. There is a *Barbiere* in the list, but it is the work of Paesiello; there is a *Semiramide*, but it is Bianchi's, not Rossini's. It must not be supposed, however, that the works performed have lost all interest. The great Mr. Handel was still valued among composers of opera, although the opera of Giulio Cesare in Egitto, bearing his name, seems to have been a pasticcio of airs from various of his works, selected and arranged by Dr. Arnold. Then other operas by Cimarosa were occasionally presented—Giannina Berdoni, *La Locandiera*, *Gli Orazi e Curiazi*, and *I due Baroni*; and other operas by Paesiello—I Zingari in *Fiera*, and *Gli Schiavi per Amore*. Of many works, it must be admitted that they have fallen into a very complete and well-deserved oblivion, from which it would be hopeless to think of rescuing them. They sleep soundly, and their composers with them. Let no opera-goer indulge in dreams of the revival of such works as the *Didone Abandonata* and *Il Trionfo d'Arania* of Anfossi, *La Morte de Mitrilate* and *Merope e Polifante* of Nasolini, *La Cosa Rara* of Martini, the *Armide* of Sacchini, the *Demofonte* of Bertoni, the *Rivali*

Delusi of Sarti, or *La Principessa Filiosa* of Andreozzi. Three other works, popular in Mr. Taylor's time, deserve more respectful notice—the *Calypso of Winter*, the *Zemira e Azor* of Gretry, produced for the first appearance of Braham at the King's Theatre, and the noble *Iphigenia in Aulide* of Gluck.

## FOUR CHAPTERS ON LACE.

### CHAPTER II.

THE physical geography of Laceland, its geological structure, and its gradual evolution from the rags and tatters of older empires, having been disposed of in the first chapter of the present series, the writer now feels the necessity of coming to the "point." The invention of the beautiful fabrics known as *point-coupé* and *point de Venise* is undoubtedly due to Italy; and it was from that country that the French nobles procured the magnificent lace so profusely worn in the Louis the Thirteenth, or, as English people would say, "Vandyke," period. First in order came the *punto-tagliato*, or *cut-point*, perfectly flat, with the thicker portions joined together by the "brides" previously referred to. This is the lace which is met with in portraits by Vandyke, Velasquez, and Rubens. Margaret of Valois, the first wife of Henry the Fourth of France, delighted greatly in *cut-point*, a taste which excited little sympathy on the part of her husband, who endeavoured, but in vain, to introduce a simple style of dress. Wraxall, on the contrary, says he saw exhibited, at a booth on the *Boulevard de Bondy*, the shirt worn by Henry when he fell under the knife of Ravaillac. "It is ornamented," he writes, "with a broad lace round the collar and breast. The two wounds inflicted by the assassin's knife are plainly visible. This shirt is well attested. It became the perquisite of the king's first valet-de-chambre. At the extinction of his descendants it was exposed for sale." Unfortunately, a rival shirt turned up a few years ago at Madame Tussaud's, with the "real blood" still visible. Monsieur Curtius, uncle of Madame Tussaud, purchased it at an auction of effects once the property of Cardinal Mazarin. Charles the Tenth offered two hundred guineas for it. This is an awkward circumstance, but not unusual in the history of relics. At the duels so frequent in the reign of the first Bourbon king of France, it was considered good style to appear in a shirt richly

adorned with lace—a practice which may account for the number of perforated shirts in the market. Throughout this period the lace of the beautiful "Vandyke" style prevailed. The ruff having given place to the falling collar, favoured the employment of lace, which extended to the wristbands and to the tops of the funnel-shaped boots then in fashion. When Cinq-Mars, that favourite of Louis whom not even the king himself could shield from the long arm of Richelieu, bowed his handsome head on the block, he died the possessor of three hundred pairs of lace-trimmed boots, and an enormous collection of Italian point-lace cuffs and collars!

On full-dress occasions the boots were dispensed with, and low shoes with immense lace rosettes were worn; the garters being, also, of the richest point. With Marie de Medicis, Richelieu, and Louis the Thirteenth, the grand, early period of point-lace came to an end in favour of a rich and florid style of work, which supplanted the ancient Gothic designs with great rapidity. The "Venetian," "rose," "Spanish," or "bone-point," as it is called, is the "punto tagliato a fogliami" of the Italians, and its peculiarity consists in its high relief. The pattern is of flowers and scroll-work, admirably designed and raised high above the level of the "brides," which keep the whole together. Sumptuously beautiful, the Venetian point defies imitation in any other material, the most delicate ivory carving failing to convey a correct idea of its combined lightness and richness of effect. The relief is produced by a button-hole stitch, with very slight variations. This beautiful rose-point was all the rage under the regency of Anne of Austria, and during the early part of the reign of Louis the Fourteenth. Ladies wore wristbands of three or four tiers of point-lace, and the immensely wide boot-tops, worn by the sterner sex, were literally filled up with lace. The eccentricity which marked the fashion of the young king's court was the "canon," a species of skirt or frill descending from the garter to half way down the calf of the leg. There were single, double, and triple "canons," some of which cost as much as seven thousand livres the pair. Satirists—Molière among them—attacked these "canons," but in vain; the fashion lasted for about twenty years, and then went out as suddenly as it had come in. During this

twenty years the "Vandyke" point disappeared entirely, its place being usurped by the new rose-point; the latter being in turn supplanted by French point, the famous point d'Alençon and d'Argentan, both of which were simply imitations, first of Venice rose-point, and afterwards of the "point de Venise à réseau," as Brussels needle-point is an imitation of point d'Alençon. The Venise point "à réseau" marks a change in the taste for lace, which went on in the same direction for at least a century. In the early lace period the design or pattern—Gothic or florid, flat or raised—was the principal object, and the "brides," or connecting links, comparatively unimportant, the effect aimed at being the contrast between rich masses of needle-work and the material over which they were displayed, and which appeared through the wide intervening spaces. By degrees the connecting links fell into a sort of pattern of their own, and from being entirely subsidiary in character grew into a kind of importance. Little by little, the raised flowers and scrolls were flattened, and the "brides" multiplied into a regular ground-work, until the "point de Venise à réseau" was produced. The main features of this elegant lace were the conventional treatment of the flowers and other ornaments, the general flat look of the work, the extreme fineness of the stitches, the outlining thread or "cordonnet," stitched to the edges of the patterns and worked in flatly, and the square and excessively fine meshes of the "réseau" or ground-work itself. This was the lace, par excellence, of the Regency and the earlier part of the reign of Louis the Fifteenth.

Colbert imported the manufacture into France through the agency, it is said, of a certain Madame Gilbert, a native of Alençon. Not only is the identity of the lady doubtful, but clouds hang over the following story: "In a short time Madame Gilbert arrived at Paris with the first specimens of her work; the king, inspired by Colbert with a desire to see it—during a supper at Versailles—announced to his courtiers that he had just established a manufacture of point more beautiful than that of Venice, and appointed a day when he would inspect the specimens. The laces were artistically arranged over the walls of a room, hung with crimson damask. The king expressed himself delighted. He ordered a large sum to be given to Madame Gilbert, and desired that no other lace should appear at court except the new fabric, upon which he

bestowed the name of 'point de France.'" It is needless to say that the royal manufacture became the fashion. The ladies of the royal household could henceforth only appear in trimmings and head-dresses, the gentlemen in cuffs and cravats, of point de France. All this is pleasant to write, and easy to repeat, but it is odd that Madame Gilbert's name does not occur in any of the State papers now extant, and that the names of other persons occur very frequently. It would seem that, as a matter of fact, a local historian either found a tradition of the apocryphal Madame Gilbert, or invented that lady altogether. What is clear is, that under Colbert the lace manufacture of Alençon was either launched with great success, or, as is more probable, was developed from an earlier industry. The great minister established a lucrative manufacture, which brought large sums of money into the kingdom, and justified him in his favourite remark that "Fashion was to France what the mines of Peru were to Spain." Favoured not only by fashion but by prohibitive laws, the "point de France" speedily supplanted that of Venice; but its high price confined its use to the rich—persons of moderate means contenting themselves with the cheaper pillow-lace. Pictures and engravings of the time of Louis the Fourteenth bear witness to the profuse employment of lace. It decorated the Church and its ministers. Ladies gave "tours de chaire" of French point to the parish church; albs and altar-cloths, of point d'Argentan—a variety of Alençon—appear in the church registers. At the marriage of Mademoiselle de Blois, the toilette presented by the king was "so trimmed with French point, that the stuff could not be seen." The valance and coverlet of the bed were of the same material. It was the custom, on the birth of a Dauphin, for the papal nuncio to go to the palace and present to the new-born child a consecrated "layette" of baby-linen, on behalf of the pope. The shirts, handkerchiefs, and other linen were in half-dozens, and trimmed with the richest point. At the audience given by the Dauphiness to the Siamese ambassadors, she received them in a bed almost covered with superb point, and the king, proud of his manufacture, presented the astonished yellow men with cravats and ruffles of the finest work. Perhaps, however, the ambassadors understood those costly presents better than the less well-informed of the French court imagined, for there were odd rumours about the

Siamese ambassadors, the keenest observers putting them down as "bogus" envoys, dressed up to please the fancy of the king by his too obsequious courtiers. In 1679 the king gave a fête at Marly to his brilliant court. When, at sunset, the ladies retired to repair their toilettes, each found in her room a fresh toilette of exquisite point-lace. Everybody—of rank, that is—wore lace in profusion. The statue of Louvois, by Girardon, represents him in a muslin cravat with falling lace ends of a bold and handsome pattern; the Princess de Soubise, a predecessor of the lady who preserved the name of Soubise for ever in onion sauce, appears, in an engraving in the Bonnard collection, almost covered with lace. The head-dress of fine "guipure de Valenciennes" towers aloft, à la Maintenon—whose outlets also are celebrated. The body of the dress is very low, with a gorget and edging of quilled "point d'Angleterre;" and the train of rich brocade discovers in front a petticoat of French point; the shoulders are covered with a mantelet in double flounces of English (i.e., Flemish) lace. In another contemporary engraving appears the dressing-room of a lady of quality, with a washstand completely covered with flounce upon flounce of the richest needle-point; on the dressing-table is a looking-glass, draped with curtains of heavy guipure. Again, we see a lady of quality in "bathing dress." The wrapper—entirely of guipure, flowered with Valenciennes, low-necked and open in front to the waist—is trimmed towards the top and down to the bottom of the opening with point-lace; while the short sleeves, and the bottom of the peignoir, are also of rich point. The same rich trimming hangs around the bath itself. Even the domestics of the court of Louis the Fourteenth were dressed in sumptuous lace. In the collection just referred to, may be seen the four women in waiting on the baby Duc d'Anjou: the rocker, the nurse, the holder, and the proumenader are all covered with rich lace. The nurse and the rocker of the Duc de Bourgoyn are in very low dresses, with bodies and petticoats trimmed with needle-point. The cradle and the clothes of the prince are covered with lace.

Madame de Maintenon wore magnificent lace, as did the fair Fontanges, who, by tying a lace handkerchief round her head to confine her hair while hunting, produced the famous coiffure which bears her name even unto this day. Lace was still considered the common property of

both sexes. Dainty damsels decked themselves in clouds of Alençon and Valenciennes; but doughty warriors loved lace no less. There was once (in 1690) terrible consternation because the French army had run short of lace—the officers were literally in rags—till the courtesy of the enemy presented them with a supply. One famous necktie owed its existence to the battle of Steinkirk, fought by Marshal Luxembourg against William of Orange. The young French princes of the blood were suddenly ordered into action. Hastily twisting their lace cravats, instead of going through the laborious process of tying them, they rushed to the charge, and gained the day. In honour of this event both ladies and gentlemen wore their cravats twisted carelessly for years, and, oddly enough, the style became as popular in England as in France. About this period ladies began to wear the "engaging" ruffle, depending in a double or treble tier from a short sleeve. Something of the same kind, only in inferior material, was worn a few years ago. In the picture of Madame Palatine—the out-spoken mother of the regent, Philip of Orleans, and the patroness of John Law—the forearm is half-concealed by a flood of the richest lace. The "bath equipage" of needle-point continued to be an article of fashionable luxury. Madame de Maintenon presented Madame de Chevreuse with a magnificent set of bathing lace. In these days this luxury seems misplaced, but only when the customs of the past are forgotten. French ladies of the seventeenth and eighteenth centuries admitted their intimate friends, male as well as female, not only to the "ruelle"—or alley by the bedside—but also to the bathroom. In the latter case the bath was "au lait," i.e., rendered opaque and milky by the mixture of some essence. So late as 1802, Mr. Holcroft, when in Paris, received a polite note from a lady at whose house he visited, requesting to see him. He went, and was informed by her maid that the lady was in her warm bath, but that she would announce his arrival. She returned, and led him to a kind of closet, where her mistress was up to her chin in water!

In speaking of the fashion of the reign of Louis the Fourteenth, the famous dolls must not be forgotten. The custom of dressing up these dolls prevailed at that haunt of the blue stockings, the Hôtel Rumbouillet, where one, termed "la grande Pandore," at each change of fashion was exhibited in full dress; and a second,

or little Pandora, in morning costume. These dolls were sent to Vienna and Italy, to Moscow and Constantinople, loaded with the finest laces France could produce. Even when English ports were closed in war-time, a special permission was given for the entry of a large alabaster doll, four feet high, the *Grand Courrier de la Mode*. In the war of the First Empire, this privilege was denied to Englishwomen, who then began to dress badly. The practice of sending dolls, instead of fashion plates, appears to be ancient. M. Ladornie asserts that, in the royal expenses for 1391, figure so many livres for a doll sent to the Queen of England; in 1496 another was sent to the Queen of Spain; and in 1571 a third to the Duchess of Bavaria. Henry the Fourth writes, in 1600, before his marriage to Marie de Medicis: "Frontenac tells me that you desire patterns of our fashion in dress. I send you, therefore, some model dolls." Perhaps the custom was borrowed from Venice, where, at the annual fair held in the Piazza of St. Mark on the Day of the Ascension (a fair which dates from 1180), a rag doll was exposed in the most conspicuous place, and served as a model for the fashion of the year.

With Louis the Fourteenth disappeared the richest period of lace. From the Vandyke collars of his father's reign, lace had, under the Grand Monarque, become hardly less artistic, if lighter and more conventional in its style; but the day was approaching when mere texture was to supersede design. Weeping ruffles, and the jabot, or breast frill, came into fashion. Ruffles, like all new fashions, were laughed at by the satirists, who explained that they were worn by sharpers to facilitate the manipulation of cards and dice, and pretended that many wearers of gay ruffles were actually shirtless. There appears to have been some foundation for the latter sneer. The Maréchal de Richelieu—who, all warrior, astronomer, and lady-killer as he was, could not spell—thus wittily explained his mental condition: "They supplied me with no shirts; but I have bought me some ruffles." There were various kinds of ruffles for grande and demi toilette for night and day, and many of them cost large sums. The Archbishop of Cambray possessed four dozen pairs of the costliest kind, and poor Louis the Sixteenth, the year before his death by the guillotine, owned fifty-nine pairs—twenty-eight of point, twenty-one

of Valenciennes, and ten described as "Angleterre." Everybody had ruffles—nobles, sharpers, and lackeys— even "Monsieur de Paris," the executioner, mounted the scaffold in a velvet suit provided with point-lace "jabot" and ruffles. Madame de Créquy, describing her visit to the Dowager Duchess de la Ferté, says that when that lady received her, she was lying in a state bed under a coverlet of Venice point made in one piece. "I am persuaded," she adds, "that the trimmings of her sheets, which were of point d'Argentan, were worth at least forty thousand crowns." To such a pitch had the taste for lace-trimmed linen reached, that, in 1739, when the eldest daughter of Louis the Fifteenth was married to the Prince of Spain, the bill for these articles alone amounted to twenty-five thousand pounds sterling, to the horror of Cardinal Fleury. Nearly half a century later Swinburne writes from Paris: "The trousseau of Mademoiselle de Matignon will cost a hundred thousand crowns. The expense here of rigging out a bride is equal to a handsome portion in England. Five thousand pounds' worth of lace, linen, &c., is a common thing among them."

Towards the latter part of the reign of Louis the Well-beloved, French point was rivalled by the Flemish laces, generically termed "Angleterre" in France, and "Mechlin" in England. Argentan and Alençon were pronounced winter laces, the lighter pillow-lace being deemed more appropriate for hot weather. Madame Dubarry's lace accounts give a grand idea of her consumption of "Angleterre" and "Malines." When the star of Marie Antoinette rose on the murky atmosphere of the French court, a tremendous reaction set in in favour of simplicity. Indian muslin supplanted the fine point of the old school, and the lace makers of Alençon actually set themselves to work to imitate the inferior laces made on the pillow. At this period the rich garnitures shrank to narrow edgings—"semé de pois;" the only article of lace which escaped degradation being the "lappets," worn on occasions of ceremony. Whether of point or pillow lace, these were always rich and handsome, and their arrangement was rigidly prescribed by the etiquette for various occasions.

During the French Revolution, the French lace manufacture was suspended—the finest of all, that of Argentan, for ever

—but the favour of the Great Napoleon, who desired to "bring luxury back again," restored Alençon to life. Meanwhile, Brussels point appeared as a serious rival, as it still remains, to the more ancient manufacture. In 1801 we hear of the Princess Caroline Murat, in her white mantelet of Brussels needle-point; and the appearance of Madame Récamier, when she received her guests reclining in her bed, has been recorded in enthusiastic terms. The bed-curtains were of the finest Brussels lace, bordered with garlands of honeysuckle, and lined with satin of the palest rose. The "couvre pied" was of the same material, and from the pillow of embroidered cambric fell cascades of Valenciennes. It has been estimated that to reproduce now the laces made for the marriage of Marie Louise would cost a million of francs; but although the emperor strove to drive taste in the direction of the national manufacture, fashion was too strong to be controlled, and took more kindly to the light than to the heavier and better class of laces. We find the Princess Pauline refusing to take a quantity of lace she had ordered, and leaving the emperor to buy it, and give it away. In every description of the toilette of a lady of fashion, we find her in Indian muslin, trimmed with "Angleterre." Indian muslin of excessive fineness was greatly in request for the famous "toilettes diaphanes," and appears in all the portraits and fashion plates of the period. The Duchess d'Abrantes gives a minute account of her trousseau. There was plenty of Indian muslin, embroidered and trimmed with Valenciennes, Malines, and Angleterre; but the "garnitures" in needle-point were of Brussels, not of French, manufacture. At the civil marriage, before the mayor, the bride wore "a dress of Indian muslin" (fearfully scanty, we must recollect), "embroidered with the needle, in openwork, as was then the fashion. This dress had a train, was high at the neck, and with long sleeves—the front breadth embroidered all over, as well as the body and the bottom of the sleeves—then called 'amadis.' The ruff was in magnificent needle-point, and upon my head I had a cap of Brussels point. To the top of the cap was attached a little crown of orange flowers, from which hung a long veil of 'point d'Angleterre,' which fell down to my feet, and in which I could almost enfold myself. . . . . This profusion of rich laces, so fine and soft, seemed

like a cloudy shell of network round my face, waving about in the curls of my hair."

The Emperor Louis Napoleon, following the traditions of his uncle, strove to revive the drooping glories of Alençon. In 1856 the most magnificent orders were given for the imperial layette, a full description of which appeared in the illustrated papers of the time; but the most expensive piece of work ever turned out of the ancient city was a dress, valued at two hundred thousand francs, exhibited in 1859. It was purchased by the emperor for the empress, who, it is said, afterwards presented it to the Pope as a trimming for his rochet. The great costliness of this beautiful fabric is easily understood when the process of manufacture is known. Point d'Alençon is made entirely by hand, with a fine needle upon a parchment pattern, in small pieces, afterwards united by invisible seams. Each part is executed by a special workwoman. Formerly it required eighteen different hands to complete a piece of lace; the number is now reduced to twelve. The design, engraved upon a copper plate, is printed off in divisions upon pieces of parchment ten inches long, each numbered according to their order. Green parchment is now used, as being a good colour for the eyes, and as enabling the workwomen to detect faults easily. The pattern is next pricked upon the parchment, which is stitched to a piece of very coarse linen, folded double. The outline of the pattern is then formed by two flat threads, which are guided along the edge by the thumb of the left hand, and fixed by minute stitches, passed, with another thread and needle, through the holes in the parchment. When the outline is finished the work is given over to the "réseleuse," to make the ground, which may be of two kinds, "bride" and "résean," as previously explained. The ground-work having been put in, the flower-worker supplies herself with a long needle and a fine thread; with these she works a button-hole stitch from left to right, and, when arrived at the end of the flower, the thread is thrown back from the point of departure, and she works again from left to right over the thread. This gives a closeness and evenness to the work unequalled in any other point. Then follow the "modes" or small ornaments, and various other opérations, which being completed, the threads which unite parchment, lace, and linen together, are cut with a sharp razor between the two folds of

linen; any little defects are repaired, and then remains the great work of uniting all the pieces imperceptibly together. This devolves upon the head of the workshop, and requires the greatest nicety. An ordinary pair of men's ruffles would be divided into ten pieces; but, when the order must be executed quickly, the subdivisions are even greater. The stitch by which these sections are worked together is termed "assemblage." When finished, a steel instrument, called "aficot," is passed into each flower, to polish it and remove any irregularities in its surface. Excepting the introduction of horse-hair into the "cordonnnet," the method of producing Brussels point is identical with that pursued at Alençon. The younger lace, however, light and beautiful as it is, hardly shows to advantage by the side of the genuine French point.

#### SATISFIED.

AFTER the toil and turmoil,  
And the anguish of trust belied;  
After the burthen of weary cares,  
Baffled longings, ungranted prayers;  
After the passion, and fever, and fret,  
After the aching of vain regret,  
After the hurry and heat of strife,  
The yearning and tossing that men call "life;"  
Faith that mocks, and fair hopes denied,  
We—shall be satisfied.

When the golden bowl is broken,  
At the sunny fountain side;  
When the turf lies green and cold above  
Wrong, and sorrow, and loss, and love;  
When the great dumb walls of silence stand  
At the doors of the undiscovered land;  
When all we have left in our olden place  
Is an empty chair and a pictured face;  
When the prayer is prayed, and the sigh is sighed,  
We—shall be satisfied.

What does it boot to question,  
When answer is aye denied?  
Better to listen the Psalmist's rede,  
And gather the comfort of his creed;  
And in peace and patience possess our souls,  
While the wheel of fate in its orbit rolls,  
Knowing that sadness and gladness pass  
Like morning dews from the summer grass,  
And, when once we win to the further side,  
We—shall be satisfied.

#### AT THE ROYAL ACADEMY.

I WONDER what those admirable artists, Sir Joshua Reynolds and Thomas Gainsborough—who were glad to get their fifty guineas, or less, for the portraits which now fetch their thousands and tens of thousands, would think of that "Academy fever" which affects London at the end of the Easter holidays. Symptoms of the disease set in at an earlier date. Art-critics are not averse to giving the public

hints of the work going forward in various studios, and sometimes let them know after "View Sunday," pretty clearly, what they may expect to see on the first Monday in May. Every fragment of art-gossip is eagerly devoured; for by an extraordinary metamorphosis, brought about within the last quarter of a century, we have become an art-loving as well as a science-dabbling people. We not only read about science and art, but try our own hand at practical work. Having burnt holes in carpets and clothes, and completely destroyed the appearance of our hands, by early experiments in chemistry, we begin to study art in earnest. Every school-girl is now taught to draw from the object, instead of feebly copying the eternal cottages and trees depicted in the drawing-books of a past generation. Not satisfied with drawing from the antique, and eke from the nude, we model in clay on our own account, achieve extraordinary busts of long-suffering friends, and test the obedience of our pet dogs by making those unfortunate animals sit up in an erect position at all times and seasons, to the end that our terra-cotta statuettes of Fido and Pincher may acquire vitality and vigour. We disdain to confine our drawings to water-colours, and smear away furiously in oils; nay, oftentimes go a step farther and devote ourselves to Keramic art—with the effect of making good useful plates and dishes horrific with our conceptions of "decorative art," agreeably distorted by the action of the furnace. Our intense artistic feeling converts our houses into abodes of gloom. The light and cheerful effect once prized is now accounted garish and vulgar, so we have our artistic being in apartments properly toned down with dingy brown and dull green, until they become bilious-looking dens. It is true that we relieve them with a little gilding, if we are able to afford it, and enliven them with a multitude of more or less—generally less—authentic specimens of Gubbio and other majolica ware; with grinning kylins and other sacred animals of the East, hideous to look upon; with old blue and white plates and punch-bowls, not un-suggestive of the traditional willow pattern; with sham Sèvres carefully doctored for us by astute dealers; with "bogus" Lowestoft ware, manufactured at the Staffordshire potteries; with reproductions of Palissy ware, with gruesome reptiles crawling over it; with sky-blue dogs,

bright yellow cats, and other pleasing objects calculated to encourage a love of colour; but for all this, our elders are heard to declare that our neat little villas are like almshouses outside, and curiosity shops within. We do not care about the opinion of our elders. They were born in the pre-artistic period, and therefore look with unappreciative eyes upon our choice majolica, made at Naples, and our old Chinese celadon vases, manufactured by an eminent Paris house; they are blind to the beauty of sea-green dining-rooms and coffee-coloured drawing-rooms; they laugh at our wives and daughters—who attire themselves artistically—as limp "guys" and "rag-dolls"—but of what value is the opinion of Philistines, in whose soul the divine harmonies of art awake no responsive echo?

To a generation thoroughly saturated with art, the great event of the year is the Exhibition of the Royal Academy. I am aware that within the art-world exists a little band of high-priests who think and speak foul scorn of Burlington House, and would no more think of submitting their productions to the judgment of the "Forty" than to a committee of Red Indians. But whatever opinions these gentlemen may hold of their own merits, the great public choose to regard the annual Exhibition of the Royal Academy as the true expression of English art, and look forward anxiously towards the day when they shall be admitted to view the work of the past twelve months. Long before the opening of the Exhibition little plots are laid to obtain, on some pretext, admission on "varnishing-day," and above all, on the day of the "private view," so carefully guarded from the crowd of the profane. The critics have a day to themselves on the Wednesday preceding the "private" Friday, when it is really possible to see the pictures, a feat by no means easy of achievement on subsequent occasions. Not more than a hundred and thirty or forty persons are privileged to enter on the pre-private day, when much actual hard work is diversified by pleasant snatches of art-gossip. The rooms are cool and free from dust, and the eye of the critic is not distracted from the study of the portraits on the walls by the presence of the fair originals in the room. Armed with his broad-margined catalogue, he can work his way leisurely around, knowing that he has two clear days to write his first notice in—as it is a condition

of admittance, that no articles shall appear until after the grand private view on Friday. The first impression produced by the Wednesday view is that the Beautiful is mainly represented by the pictures, for the critics themselves are hardly a "repose to the eyes of beholders." Most of these great men are old, grey of beard, and tender of toe. Worse than this, they are fat, and rejoice in raiment which conveys the impression that it was made for somebody else. But, unabashed by their own ungraceful and inartistic exterior, they draw their pencils, and go to work with eyes sharpened by long practice. The art-critic is rarely an accomplished draughtsman, or a cunning colourist; for no man would be such a fool as to write articles if he could paint pictures—the rates of remuneration for the two classes of work being too utterly disproportionate to admit of comparison. He is more frequently one who has commenced life with art as other journalists have with law, and has drifted by degrees into the Fourth Estate; but he possesses certain advantages over genuine experts, in his freedom from the cliqueism of artist life, and a long experience and study of English and foreign art. He has a terrible memory, and has, stored away in the pigeon-holes of his brain, accurate impressions of the great works of the Renaissance and of modern times. Let a genuine academic painter of the first rank fall into what is euphuistically called "eclecticism," i.e., the mistaking of memory for inspiration, and your art-critic will pick the offending figure out of a crowd, and refer it at once to its proper place in the Sistine Chapel, or in the Loggie of the Vatican. The drapery may be differently disposed and differently coloured, but he recognises his old friend in an instant, and dashes at him with zest. But he is of a kindly nature in the main, and while unsparing in his condemnation of academicians' "pot-boilers," is on the alert to discover merit in a comparatively obscure artist, and never rejoices more heartily than when he has found a "new man."

The eventful Wednesday over, the Royal Academy is swept and garnished, crimson cloth is spread over the staircases, and a second private view is not vouchsafed, but invited, on the Thursday. Not that the public—critical, appreciative, or acquisitive—is invited; for, far from this, neither the nose of a possible buyer, nor the "acumen" of a critic is permitted to enter the Exhibition. For the day is sacred to Royalty, to

Imperialty, to Royal and Imperial Altitudes, to Serene Transparencies. On that quiet afternoon the profane are excluded, and illustrious personages deign to inspect the pictures which a word of theirs, given perhaps inadvertently, but with genial good nature, may endow with the renown which brings fortune to the feet of a hitherto obscure painter. Imperial Altitudes and Serene Transparencies "partake" of tea in the galleries, and, loving art sincerely enough, doubtless enjoy themselves nearly as much as the critics. On the following day the "public-private view" takes place, and great is the scurrying to and fro to obtain admission. There are ladies and gentlemen rich in the world's goods and in society of the first water—people acquainted with others who are supposed to have "influence" with the Press—friends of artists who infest the studios of those patient, mild, and inoffensive men who have striven year after year to get that "private view," but in vain. The power of sublime Royal Academicians is limited; artists whose works are "hung" are still weaker vessels; the newspaper people want to go themselves; and thus it is a much simpler matter to be presented at the Court of St. James's than to secure one of those tinted cards which admit the bearer to the privilege of the "first bite" at the pictures. It is true that money, if not worth, will tell in this case as in all others. That someday-to-be-a-rising artist, Jack Ochre, remote cousin, humble admirer and imitator of the great Mr. Mediocre, R.A., must wait till Monday if he have not succeeded in slinking in on "varnishing-day"; but old Wallsend, the successful coalowner; Mr. Doublewarp, of Leeds, whose trade-mark is known wherever shoddy finds a market; Mr. Rottenhull, the great shipowner, whose collection of sea-pieces will sell one of these days for a huge sum of money; and Mr. Mount, the wealthy tailor, who understands pictures, at least as well as he does coats, find their way in. Of course, a Royal Academy exhibition without these excellent people would be like a market without buyers, and it might be long before the red stars which mark a picture as "sold" would appear on the margin. Art patronage has—luckily for artists—passed in our generation almost entirely away from the great, the very great people who once exercised it in a high and mighty style, carrying very little money with it. While the privileged classes alone encouraged art the painter was a poor man. As a rising artist he

was compelled to paint innumerable "pot-boilers," and when he produced a great picture ran a great risk of having to keep it in his studio till he loathed the sight of it, and felt only too glad to get a dealer to give him a hundred or two, and remove the hated object. Turner, when painting in his best and most characteristic manner, sent pictures to the Royal Academy, and asked for them barely as many hundreds as they would have fetched thousands after his death; but at that time the period of the noble patron had hardly died out, and that of the iron and cotton men was but just coming in. Since the days of Etty and Turner, iron, cotton, and woollens have absorbed a vast majority of the best pictures, for it has reached the brain of their hard-headed rulers that there is no better investment than new pictures. These clever investors care nothing for the old masters, and gaze with half-closed, contemptuous eyes on Madonnas and Holy Families, and turn up their noses at the grilling of St. Lawrence, the flaying of St. Marsyas, the stoning of St. Stephen, and other cheerful subjects of a devotional or mythological type. They prefer living art, knowing that it is a growing, vigorous thing, likely to realise ultimately a handsome profit. And it is hardly too much to say, that so far as material benefit is concerned, they have done collectively far more for art than all the Medicis that ever lived. I like to see Mr. Huckaback at the private view. He cares not a whit for the pretty faces come to look at their counterfeit presents on the walls. He recka little of the sumptuous trains, the rich furs, and the Gainsborough hats, which contest his claim to a position before the picture of an artist whom he cherishes. He plunges his hands far into those well-lined pockets of his, and gazes intently on a "nice bit of colour." Huckaback's version of the English language is not remarkable for purity; he laughs with a sharp metallic laugh, like the chink of sovereigns, at the Pall-Mall drawl which filters into his enormous ears. He knows as little of drawing as of grammar, but he is sound on arithmetic. He has watched the career of the man who produces "nice bits of colour," and can assess the present value of those gems to a five-pound note. He has a certain line—cut to its proper length and thoroughly dried—and never soars beyond it, into classic and academic art. A good landscape, or a little bit of home-life, are the

things he comes to seek. But he is not a dilettante connoisseur. He means business. What he likes he buys at a price—and no price is too high for Huckaback, if he really fancies a picture or a painter. Let a new portrait painter arise, or let a great painter forsake his own walk of art for portraiture, and Huckaback has his eye upon him. His own picture is painted, of course. Elias Huckaback, Esq., of The Clinkers, Cokeborough, by a great R.A., or an incipient A.R.A., shines on the walls of the Academy, the artist having, in despair of making Huckaback a thing of beauty, painted him in his native ugliness. The same treatment will hardly do for the lady whom he designates Mrs. H.; but she is handed over to another R.A., who, by infinite dexterity, dissimulates her snub nose and enormous mouth, that she may appear a comely English matron. Mrs. Huckaback is not quite happy about her portrait. She thinks, good soul, in her innocence, that the satin for which she paid a guinea a yard (cash) is hardly done justice to by the great man, who cares nothing for general accessories; but is somewhat consoled by the "real" appearance of her peacock fan. Her daughters, however, are specially treated. Minnie, having red hair and green eyes, is depicted holding a basket of flowers, under the title of "Early Violets;" and Alice, whose squint and stubby locks have driven her mother to despair, appears in a charming profile, painted from the best side, as "Waiting for Papa." While Huckaback enjoys the prospect of what he has bought, and intends to buy, the critical but moneyless ineffables cluster round him, and utter with unnecessary candour their opinions on the various pictures. Lady Aloys Fitzbenzoin, who cares for nothing but high art, sneers at the bourgeois subjects. Everyday life has—at least on canvas—no charms for her. She lingers lovingly over Leighton, and puts up those glasses which her violet eyes scarcely need, to scan the proportions of magnificent Atalanta. Hector Scrawley, of the Foreign Office, bewails the decline of the devotional feeling in art. "Feeling" is a good word, because it involves no knowledge of technicalities, and young Scrawley sticks to it manfully. He would like to see our Royal Academicians hard at work on triptychs and angular saints; and in default of these, rejoices when he finds a picture of a superlatively ugly woman looking for the man, who, for obvious reasons, keeps aloof. Those high-bred

dames, Lady Rougemere and Mrs. Powderham, glance superciliously at the nude figures, and suggest, in a stage whisper, that a little more drapery would be becoming; but they take an intense interest in the portraits. They cannot divine why Lady Doveton should have selected such an unbecoming dress, "and so young, too, for a woman of her years." They fall in love with the picture of that dear Lord Pranceeton, in pink and pickle-jars, with horses and hounds grouped around him, they turn up their noses at the too numerous pictures of other people's children, and feel much aggrieved that Huckaback, and "that sort of people," should be allowed to appear on the walls of the Academy at all. They don't patronise art very much in a practical way—those great ladies. They like many things better; the opera, for instance, especially on a grand night, when their dresses will be properly appreciated; and wonder at the earnestness of Mr. Douceleigh, the curate of St. Peregrine's, who really understands the Italian school, and has been so often to Rome that he is likely to go there for good. Taken altogether, the private view is a great sight; but whether for the sake of the people or the pictures it is, perhaps, bootless to inquire.

On the long-looked-for Monday, the general public is largely leavened with artists and friends of artists—people who know, more or less, what they are looking at and talking about. Long before the hour of opening, the exterior of Burlington House is besieged by early and eager visitors, who have read every line of the critical notices in Saturday's papers. This practice of mastering every morsel of printed matter, on any given subject, before daring to have an opinion of one's own, is, doubtless, modest and respectful to those rarely-endowed beings whose mission it is to direct popular taste; but, as has been said of the practice of reading altogether, it detracts woefully from originality of thought. But, perhaps, originality taken "in the loom," as Mr. Tennyson has it, is not good for much; and in an age when leisure is contemned and everybody works hard, either for pence or praise, it saves unnecessary mental labour to take opinions at second hand. That the great majority of people do so, is clear to anyone who has passed a long Monday at the Royal Academy. Excepting only the few transcendental heretics already alluded to, the public look out for the pictures already

noticed by the critics, and pass by, without a glance or a word, admirable studies of still and animated nature.

Not so the Misses Barbara and Dorothy Picklethorpe. Those estimable but mature maiden ladies have come up to London from Dustley, under the wing of the excellent rector, who would not miss the May meetings for the world, and they prepare themselves for the Academy in a serious and earnest fashion. They try first of all to secure, if possible, from a gifted London friend, his catalogue marked with the crosses, dashes, ticks, notes of interrogation and exclamation, sarcastic notes and sketches which that sportive young gentleman has decorated the margin withal. But they only accept his opinions with a certain reservation. They—heroic spinsters as they are—go honestly through the entire Exhibition, from number one in the catalogue to number one thousand five hundred and twenty-two, portraits, landscapes, water-colours, sculpture, etchings and all. They are never tired—country people never are tired when they come to London. At home they go to bed early, and have their steady old pony pulled out to draw them half-a-mile, but when their spirits are brightened by the London air they know neither sleep nor fatigue. To do them justice, they take care of themselves, and trouble their London friends very little, except in the way of tickets and free admissions to places of amusement, which they imagine are to be had in shoals by residents who know everybody, and therefore must be able to do everything. It is great fun to watch the worthy old damsels at the Academy. There is a care and deliberation, a thoroughness of purpose, about their proceedings from which such mere worldlings as Lady Rougemere are entirely free. The only objectionable part of their programme is their indisposition to "move on." They will stand right in front of one of Mr. Alma Tadema's pictures, for instance, for a quarter of an hour at a stretch; not engrossed in that fine work of art by any means, but in endeavouring to spell out the meaning of Smudgeleigh's last bit of incomprehensibility, which hangs above it, or of Scumbleton's girl at window, entitled, "Willie's Awa'." They do not mind the crowd a bit, for their turned silks are too short to be trodden upon, and their broad feet are encased in good solid boots. They enjoy themselves enormously, knowing all

the time that they are laying in a conversational stock-in-trade to last them for months, and to put the artistic tea-tables of Dustley at their mercy.

Very different in bearing are the artists' friends and friends' friends. They have one bright particular star in their little hemisphere, and that star is McStippler. On the merits of that gifted being they are never silent, and they elevate him to the clouds by the simple process of depreciating everybody else. "Leighton," saith Bodger—whose uncle sells artists' materials, and who, therefore, feels half an artist himself—"pah! Cannot endure that 'flat style.' Poynter, bah! Look at his *Atlanta*; a gawk, sir! a gawk! Armitage, the author of the *Great Unclothed*. Don't talk to me about those people when McStippler's sublime picture—worthy of Titian, sir—is hung where nobody can see it. Scandalous, sir, scandalous!" Thus far, Bodger, whose pleasant sallies penetrate the ears as a certain odour as of strong waters attacks the noses of the crowded spectators. It is a rough day—the great opening Monday—fuller of human nature than all the "private" days put together; but it has its drawbacks. It is impossible to see the pictures, except by fits and starts, and it is too possible to hear the remarks of Bodger and his kind. But the day is a day of mark, for it is the true commencement of the London season—of that great festival which endures till the white-winged yachts gather in the Solent, and the first crack of the central-fire wakes the echoes of the purple Highlands.

## GRIFFITH'S DOUBLE.

BY MRS. CASHEL HOEY,  
AUTHOR OF "A HOUSE OF CARDS," &c. &c.

BOOK V. LADY OLIVE DESPARD'S STORY.

CHAPTER II. ALNASCHAR.

"My expectation that Griffith Dwarris would speak out his mind to me was realised. As I laid my hand upon his arm at the door, I felt that he was trembling slightly; and when we had gained the lane, which formed a private road and a short cut between the Dingle House and Despard Court, I spoke first:

"This is strange news; and makes a wonderful difference in your life."

"Wonderful, indeed. Your imagination has seized on many points of the change, Lady Olive—it has had longer to work than ours—but there are some beyond it."

"Probably, but not those you are thinking of. I have seen all the relief to your father; all the soothing of his wounded pride, and anxious mortified affection; all the fulfilment of former hopes, which he has long buried out of sight; all the anticipations for Audrey's future which have arisen out of this strange concurrence of sad circumstances; and I have seen how it will affect you in a matter that he knows nothing of, as yet."

"Lady Olive, what is that? Can you have guessed what I was going to tell you?"

"I think I have guessed it. I suspected it, when she was with me in London, and I confess it troubled me very much. Madeleine and you are betrothed lovers."

"I could not resist the pleasure of seeing how Griffith would stand the test."

"No, indeed. I love her, I have loved her from the first, but I never hoped—I may say "hoped" now—a few hours earlier to-night I said "feared"—that she loved me, until a few days ago. All the time she was in London, I was trying to give her up—in my own heart and mind, I mean—trying to think that I could bear that it should be as you all wished it to be; but when she returned I saw at once it was not so."

"I let him go on, uninterrupted; but I was amused to discover how clear-sighted Barr had been, in a matter in which women are generally supposed to be lynx-eyed and men purblind. For I understood now why Barr had checked himself on the brink of a warmer feeling than admiration for Madeleine.

"I saw it," he continued, "and then I knew what I should have to do. While I only should have had to suffer, I could have stuck to my post, and gone on suffering, but when she had to be taken into account, that could not be."

"Do you mean that you intended to go away from Wrottesley?"

"Yes, I made up my mind to that. I could not expect that I should be regarded by her father as anything but ungrateful and presumptuous. I could not ask her to disobey him; his misfortunes render him additionally sacred in his daughter's eyes, and neither he nor she knows their full weight."

"You know, and Mr. Conybeare?"

"Yes," he replied, reluctantly.

"I never intended to have any explanation with her. I hoped that she would soon "get over it," as people say about

the things which are the most real, and most worth thinking about in our lives, only the accident of her coming here this evening, unexpectedly, and something—I don't know what—which turned up in conversation between us, when you and my father and Audrey left us together, made me break through my resolution.'

"And will make the news you have heard to-night a thousand-fold more welcome. I saw what had happened, in your face, when your father told you—though I did not know you had come to so severe a resolution—and as I had found out Madeleine's secret only a little while before, I was not ill-pleased to discover yours.'

"Ah, yes; but then you knew that the case was not hopeless.'

"True, I had my usual advantage as a looker-on; and it told in two ways. It made my mind easy about the result; and it enabled me to enjoy, without any counterbalancing feeling, the pleasure of seeing you act in the way I should have expected from you.'

"You are very kind, Lady Olive, and you do me a great deal of honour.'

"I do you simple justice. When I asked you just now if you and Madeleine were betrothed lovers, I only did it to introduce the subject, and because the question cannot pain you for the future. I cannot help envying her a little, envying any human being who has before her such happiness as Madeleine will experience to-morrow, when you tell her that the sacrifice which you both contemplated is unnecessary.'

"Then you think it will be so; that there will be no other objection?'

"I am sure of it. I know how highly her father thinks of you, and though I don't believe he would have consented—'

"I should never have asked him," said Griffith, quickly.

"Not even for her sake, and if she had not had courage to face such a sacrifice? Well, well, that is man-like, and a not improper pride after all. But, fortunately, this great news enables us to look to much happier things.'

"You have known it from the first?'

"No, not quite—only since I perceived that there was an unexplained element in the great solicitude with which your father awaited the news of the ship, and that he felt a strange strain of responsibility, which in some way involved you. Then he told me, and it has been a curious study to me since to observe his absolute

sincerity and disinterestedness; for it is a singular position in which he has been standing for some time—a great strain on a man's moral nature.'

"An ordinary man's; I think not on my father's. And to us, to Audrey and myself, even in the face of the great change it must make to us both, it is very sad also. How well I remember, Lady Olive, it was after we dined with you for the first time that my father told us about our poor uncle's first, indeed his only, letter.'

"And how much all these poor people have been in our thoughts and discussions since then. How real they all became to us; I am sure Audrey and Madeleine talked about Ida Pemberton as if they had known her for years; and they are all to be mere phantoms of fancy!'

"With what a melancholy vanishing!'

"It may be so, who can tell? I do not think these sudden great calamities are always so dreadful as they seem. Many a heart, for which its load is too heavy, may have gone to a welcome rest with the Albatross. To young people like you, death always, and naturally, seems the worst that can happen.'

"But surely, to a young girl like Ida, a young woman like Mrs. Pemberton—?'

"I grant you Ida, but remember what Mrs. Pemberton left in the past—husband, home, happiness. No, I cannot think she demands our pity.'

"I felt certain on this point, merely from the tone of John Pemberton's letter, so thoroughly did it convey household happiness and the fulness of conjugal love. The story of my own past had not been such as to include me in the category of really disconsolate widows, but I knew what that state of mind might be.

"We—Griffith Dwarris meant Madeleine and himself—were talking about poor Ida this evening. It was a solemn thing to us to think of the fate of one so young. It will be a solemn feeling to us both that we shall owe our happiness, if it comes, to so sad a source.'

"True; and I should not like to see a young girl feel it otherwise. But all in this world is but the succession of the living to the dead, and it cannot do you any discredit, or those who are gone any dishonour, that you rejoice. How doubly happy your father will be when he knows how it is between you and Madeleine.'

"He likes her, I know.'

"Indeed he does. She suits him so admirably; but then, whom does not

Madeleine suit? The secret of her adaptability is in her absolute unselfishness. The secret of her power is sympathy.'

"I said more which I need not repeat here. I had a listener, not only patient but delighted, and to me it was very pleasant to dwell upon the qualities of the beautiful girl, whom I knew better than even the young man who loved her with a loyal and lofty love worthy of her. We had reached, and passed, the entrance to Despard Court; but the night was calm and beautiful, the moon was sailing high up in the sky; our subject engrossed us, and I had no remorse about keeping Audrey waiting for her brother. She too had golden dreams to while away the time withal.

"During that walk I learned more of the mind of Griffith Dwarris than I had ever before known; of his aspirations; his disappointments; his comprehension of his father's marred and narrowed life; and the filial affection and duty which, in the fear that he should seem to blame his father, had hitherto made him seem to me strangely supine, considering the estimate I had formed of his character. I could not help thinking that our talk that night would have formed a useful essay on the power of money; its real, not its exaggerated importance; and how it occasionally acts as the magician's wand which waves away the cave of darkness into oblivion, and conjures up the realm of delights.

"We talked of the day which was to come after this never-to-be-forgotten night. Ought Griffith to see Madeleine before speaking to his father; before he should make Mr. Dwarris understand the full meaning of the revelation which he had made to his son? I thought the decision of that point must depend on the exact terms on which he and Madeleine had parted. With a little hesitation, for which I liked him better than ever, Griffith told me that Madeleine had not denied her love, but with her characteristic, frank, and sweet simplicity had vowed that he was right, when he put it before her that he would have no right to ask her father for her. She told him how angry she had once felt when the cold, formal restrictions of the world and the views of society had been borne in upon her comprehension, and how eagerly she had advocated the other side; the view of 'all for love, or the world well lost.' But her sense of what was due to Griffith, his dignity and propriety

of conduct, her keen appreciation of the claim of her father on the forbearance and self-denial of both, had prevailed over the girlish notions of a time, which, though really recent, seemed to her, in the sudden womanhood which comes with serious and strong feeling, very long ago. They had not parted in despair—who ever despairs in youth?—but with the knowledge that the realisation of their hopes could come only through some wonderful change on which they could not speculate or calculate.

"And the change had come; was present even while they were making their sweet youthful confessions, and giving utterance to their fears and troubles. The wonder had been worked, the magician's wand had been waved.

"Of course they had indulged in the usual dream. They were to be the best of friends, and it was to make no difference in their respective bearing towards the outward world. But Griffith knew better than this, and though he had parted with Madeleine on this impossible understanding, he had fully made up his mind as to what he had to do. Little as he knew of life, he was not quite ignorant of his own heart; and he felt that he must go.

"It would be difficult to imagine a more complete revolution than the disclosure made by his father had wrought in the feelings, the intentions, the prospects of Griffith Dwarris. Even while we were discussing its nature and its extent, we felt that we could not realise it.

"'It is like Bulwer's novel, *Night and Morning*, turned upside down, is it not?' said Griffith, when he had talked off his agitation, and was merely happy. 'But you are right, Lady Olive; I must not tell my father anything until I have seen Madeleine.' Such was the advice I had given him. 'It would be a little presumptuous.'

"I could not see his face, but I was sure that he was smiling; the tone of his voice told me so much. And now, as we had walked nearly as far on the other side of Despard Court as the way thither from the Dingle House, and again found ourselves at the door, and it was quite scandalously late, I made him leave me. I stood awhile listening to his light, eager footsteps, as he walked rapidly away, and I enjoyed one of the rarest of pleasures—the contemplation of the cloudless happiness of a friend.

"'This, at least, is one of those un-

common cases in which everything is exactly what one would wish, if one had the rearranging of it all,' I thought; 'nothing could be more ingeniously devised. And the brevity of the trial is the best part of it—enough to prove the worth of both, to give those who love them the best possible guarantee for their future happiness, and to cause them only just sufficient suffering to enhance the good fortune which has befallen them.'

"The following morning was a busy one with me, being devoted to household accounts. To my very great satisfaction Audrey Dwarris came in before my task was completed. I was always glad when she sought me spontaneously, and on this occasion she was as affectionate and as confidential as Madeleine herself could have been.

"It's all very wonderful," she said, "and my mind seems cut in two, and thrown on different sides about it. I am so happy, and I am so sorry." Her bright eyes filled with tears, while she was speaking with a smile. "I need not tell you why I am so sorry."

"No, my dear, I know, and we are all sorry. And you must not tell me why you are so happy, for I know that too, though I shall be very glad to hear all you have to say about it, and especially what Mr. Lester says to the news."

"Oh, Lady Olive, he knows nothing about it. It is only twelve, and, of course, I have not seen him, and—"

"And you and I will go and see him presently, Audrey, for I have something very particular to say to him about old Anne at the north lodge. But you know that Griffith has told me about his particular share in this good fortune."

"Yes, of course I understood in a minute what it would mean to him, and that he would tell you. How very, very delightful! Griffith kept from going away, and everything that has happened made up to papa, and no reason now why Mr. Kindersley should not think Griffith good enough for Madeleine! It is altogether too wonderful, and too good, and—and too sorrowful."

"And your own share in it, Audrey? Have you yet reflected that when your father said "yes" to Mr. Lester—you see I know all about it—he knew that there was at least every probability that he would be marrying well in another sense of the word besides his and yours?"

"No, indeed, I haven't thought about that at all," answered Audrey, with prompt frankness, "and I'm sure papa hasn't either,"

for he was talking to me this morning—do you know he actually came out on the lawn with me when I was watering the flower-beds—and he never said a word about me. It was all Griffith with him, and all Griffith with me too; and I think he was glad, for the first time in his life, to be alone with me."

"Where was Griffith then?"

"He breakfasted alone, and went out early."

"Audrey! You did not tell your father anything about Madeleine?"

"Indeed I did not," Audrey answered me almost indignantly; "and I am sure he has not the slightest suspicion. What a delightful surprise it will be to him; he likes Madeleine so much—next best to you, I think, and, in one sense, ever so much better than me."

"My dear!"

"Oh yes, he does, and I'm not in the least jealous. I was, perhaps, just a little bit, but—"

"Something has cured you of jealousy. I daresay your father did not talk to you about yourself, and the difference this strange news must make to you, just because he was happy to see that you did not think about yourself: that your mind was full of your brother. That would be pleasant to your father, Audrey."

"Why, what else should my mind be full of? Has not my father's mind always been full of him, ever since I have been able to read it, more clearly than anyone thought, I daresay? It means everything to Griffith, everything. My life, you know, must be perfectly happy anyhow—quite independent of all this—if no such thing had ever happened; for it is to be passed with Frank."

"I had never seen Audrey look so nearly pretty as she looked when she said these words, with bright, shy, downcast eyes, and a soft swift colour just passing over her face. I could not have said one word in mitigation of the unbounded trust, the beautiful youthful belief in that utter impossibility—a 'perfectly happy' future; I could not have interposed with a sentence of wisdom or of warning, any more than I could have snatched a rose from its stem, or struck down a lark as it soared, singing.

"So I really had no excuse for thinking about myself," she continued, adding in the most inconsequent way:

"Do you know when papa is to begin to be rich?"

"I laughed. "I suppose at once. Why?"

"It's a question of drawing-room curtains," she replied, with a grave nod of her head. "Carpet and curtains, indeed. Oh dear, how nice it will be to stop Frosty's mouth with French chintz and Kidderminster."

"Brussels, child! Brussels!"

"What? Are we to be so rich as all that? Brussels, then, by all means. You don't know how she has gone on ever since the Lipscotts' drawing-room was refurnished, and she unfortunately went to tea with the servants; of course pretending to them to despise all the grandeur. It would not have been Frosty otherwise. Lady Olive, I have an idea of getting the chintz and Brussels on credit!"

"And I should encourage the idea, only that—who knows? Perhaps your father may not remain at the Dingle House."

"Audrey's smile faded, and her gladness vanished. Not remain at the Dingle House! In the rapid survey her fancy had made, such a contingency as this had no place. She loved her home dearly, and all the more since 'the greatest enchantment,' as Calderon calls it, had taken up its abode there. I saw the effect of my inconsiderate words, that they had gone nigh to switching the head off the rose, to striking down the lark as he soared, singing, and I hastened to repair it.

"But," I said, "it is quite too soon to discuss a matter of this kind; and if there be anything we may be certain of, it is that your father will do nothing but what will make you and Griffith happy. Run away, dear, and see after the pony-carriage, while I finish these accounts for Shand."

"She left the room, I concluded my task, and Audrey and I were shortly driving into the town together.

"I am to see or hear from Madeleine to-day," Audrey said, just as we passed the bank; "but it may not be until late, as she has Lady Boscawen to lunch at Beech Lawn. Why, there's Griffith, walking with Clement Kindersley. How comes he to be out at this hour, and on market-day too?"

"The young men were coming towards us, and Clement Kindersley was the first to see us. They were walking arm-in-arm, and he stopped his companion, as my pony-carriage neared them, and raised his hat. His companion did the same, but with a distant air, and something so unfamiliar in the action that it gave me an odd, almost a nervous sensation. I checked my pony when we came alongside of the two young men, and Clement Kindersley

stepped forward. It was all so instantaneous that I cannot describe how it was that I saw, in what seemed like only a comprehensive glance, that Audrey, who had turned very pale, was looking strangely at Clement Kindersley's companion, and that the individual in question was not Griffith Dwarris.

"How do you do, Lady Olive? How do you do, Miss Dwarris?" Clement greeted us, and came round to Audrey's side of the pony-carriage. "I am fortunate in meeting you; it gets me out of a scrape. Madeleine entrusted me with a letter for you this morning, Miss Dwarris, immensely important, no doubt, like all young ladies' letters, and I entirely forgot to drop it at the Dingle House."

"He produced the document, as he spoke, in a crumpled condition, from his waistcoat pocket, and Audrey took it from his hand, but as if she hardly knew what she was doing.

"Hope you're quite well, Lady Olive," continued Clement Kindersley, who, if he had had no greater fault than his odious familiar manner, and his shifty, uneasy glance, would still, in virtue of those, have been my favourite aversion. "Bob is in splendid condition;" here he bestowed a sounding slap upon my shining dark-bay favourite, who was totally unused to have liberties taken with him. "Very different from Madeleine's soft, lazy brute."

"During these few moments, Clement Kindersley's companion stood, not at all awkwardly, on the pavement, and Audrey and I simply stared at him. It was a case which put politeness entirely out of court. Audrey did not utter a word, and I merely made some trivial answer to Clement's speech, and added:

"We really thought Mr. Griffith Dwarris was with you."

"Ah, yes, did you indeed? Well, I'm not surprised. May I introduce my friend? Mr. George Durant, Lady Olive Despard, and Miss Dwarris;" the stranger stepped forward and bowed. "There is a wonderful likeness, you see, Durant; every one notices it."

"To Miss Dwarris's brother, I believe," said the stranger, with another bow to Audrey, and a smile which, just a little, but hardly perceptibly, decreased his resemblance to Griffith, which was quite the most remarkable accidental likeness I have ever seen. "I suppose it must be the case, since so many people say so; but I have not yet had the pleasure of seeing Mr. Dwarris."

" 'We are going to the bank now,' said Clement; and then I drove on, the two young men going on their way, and we in the opposite direction.

" Audrey, who held Madeleine's letter in her hand, unopened, was the first to speak.

" 'What an extraordinary likeness! Did you ever see anything like it, Lady Olive?'

" She seemed almost frightened; certainly discomposed by it.

" 'It is very remarkable, indeed; and it extends, as I have generally observed that strong resemblances do, to the voice as well.'

" 'Yes, I felt that too. I seemed to hear Griffith as well as to see him. Lady Olive, I don't like it at all; I feel superstitious about it.'

" 'Nonsense, my dear! This Mr. Durant is all the more likely to be a charming man, because he is so like your brother.'

" 'A charming man, and Clement Kindersley's friend!'

" 'And pray, is not, or rather was not, Griffith himself Clement Kindersley's friend? You cannot justify your prejudice on that ground. But you have not read Madeleine's note; just see what she says.'

" Audrey read the few lines, of which the note consisted, aloud. They were chiefly of comment upon the extraordinary likeness, which she also had been struck with, between her brother's friend and Griffith. Clement had introduced Mr. Durant to her at breakfast at Beech Lawn that morning, and she did not regard the resemblance with the same displeasure which it aroused in Audrey. Her little letter was cheerful, and Audrey wondered that it should be so, considering that she knew nothing yet of the light that had shone upon the future prospects of the Dingle House. It did not surprise me. I understood that, to a nature like Madeleine's, there would come deep peace in the assurance that she was beloved by the man whom she loved, and in a clear and unerring perception of the line of her duty.

" I found Mr. Lester, as I expected, at the Almshouses; and, when I had transacted my business with him, I invited him to lunch at Despard Court, and gave him the back seat in the pony-carriage. It

had been agreed that Audrey should not tell Mr. Lester the news until we had reached home again, and she did not; but she looked so unmistakably significant of having something to tell, that when Mr. Lester asked, surprised, was anything the matter? I replied that Audrey had been almost startled, and anything but pleased, by the apparition of Mr. Durant.

" 'He is so extraordinarily like Griffith,' I said, 'and we all know that Audrey could only consider it the height of presumption for anyone to be exactly like Griffith.'

" 'Oh, that's it, is it?' said Frank Lester, smiling; 'the likeness is quite the closest I ever saw. In fact, I slapped the stranger on the shoulder last night and cheerfully accosted him as "Griffith," to his amazement. It perfectly bewilders poor Mrs. Kellett; but Miss Minnie says he isn't so very like, if you only look at him long enough and "just think of Mr. Griffith Dwarris's dear, near-sighted eyes!" She's right enough, I daresay, only, I need hardly say, after making such an absurd mistake, I did not look at the new inmate very long. He and Clement are not monotonously harmonious, it seems. Miss Minnie, who knows, sees, guesses, and overhears everything, tells me, just as if she were talking of a young couple, that they've "had words already." If they go on having words, I shall advise a change of residence, for Mrs. Kellett's nerves are "on the go," as she told me this morning.'

" He could not give us much time at Despard Court, so, as soon as we were alone with him, we told him what had happened. I should have been disappointed in Frank Lester, if the information had affected him otherwise than as it did. His notions about it were as like Audrey's as if their two minds had been moved by one spring. The results to Mr. Dwarris and Griffith occupied him wholly. When, at length, his fancy turned in the direction of himself and Audrey, he amused me exceedingly.

" 'But,' he said, with a comic look, and tone, and apprehension, 'this is very serious, you know. What should we do if Mr. Dwarris were to say "No," now that this has come out?'

" 'Remind him,' I answered, 'that he said "Yes" when only he knew all about it.'"





NEW STORY BY MRS. OLIPHANT.

THE  
**CORNHILL MAGAZINE**  
*for June*  
CONTAINS THE FIRST PART OF  
**A NEW STORY,**  
ENTITLED  
**C A R I T A ,**  
*By MRS. OLIPHANT,*  
WITH AN ILLUSTRATION.

London : SMITH, ELDER, & CO., 15 Waterloo Place.

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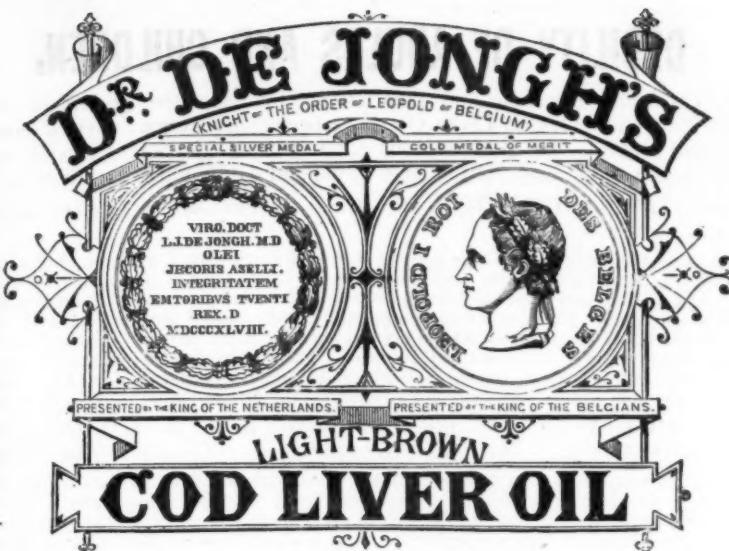
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The invariable purity, the palatableness, and the unequalled efficacy of DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL, have secured for it during the last twenty-five years the general approval and the entire confidence of the Medical Profession in all parts of the world; and notwithstanding the active and frequently unprincipled opposition of interested dealers, its superior excellence has obtained for it an amount of public appreciation alike without precedent and without parallel.

In countless instances, where other kinds of Cod Liver Oil had been long and copiously administered with little or no benefit, DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL has speedily afforded relief, arrested the progress of disease, and entirely restored health.

## CONSUMPTION & DISEASES OF THE CHEST.

The extraordinary virtues of DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL in Pulmonary Consumption are now fully established. Administered in time, and steadily persevered in, it has not only the power of subduing all disposition to Phthisis, but of arresting the development of tubercles; or, when the disease has advanced to the developed form, it has accomplished in numerous cases a complete cure. No remedy, so rapidly, restores the exhausted strength, improves the nutritive functions, stops emaciation, checks the perspiration, quiets the cough and expectoration, or produces a more marked and favourable influence on the local malady.

DR. NEDLEY, *Physician to the Lord-Lieutenant of Ireland*, writes:—

“ Of all the preparations of that valuable remedial agent, Cod Liver Oil, the most uniformly pure, the most palatable, and the most easily retained by the stomach, is DR. DE JONGH'S LIGHT-BROWN OIL. I have habitually prescribed DR. DE JONGH'S COD LIVER OIL in cases of Pulmonary Consumption, with very beneficial results, and I can confidently recommend it as the most efficacious kind.”

DR. WAUDBY, *Physician to the Hereford Infirmary*, writes:—

“ I can take DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL without any difficulty or dislike, and with as little inconvenience as water alone. Not only in my own case, but in many others I have seen, it has caused an improvement of chest symptoms, and an increase of weight, so soon and so lastingly, as to be quite remarkable. I believe DR. D. JONGH'S OIL to be the most valuable remedy we possess for chronic and constitutional disease.”

[For further select Medical Opinions, see other side.]

# DEBILITY OF ADULTS AND CHILDREN.

In cases of Prostration and Emaciation, the restorative powers of DR. JONGH'S LIGHT-BROWN COD LIVER OIL have been remarkably manifested both in adults and children, its peculiar tonic and nutritive properties having entirely restored health and strength to the most feeble and deteriorated constitutions.

Mr. ROWLAND DALTON, M.R.C.S., *District Medical Officer, Bury Edmunds*, writes:—

"In giving my opinion of DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL, I have no hesitation in saying that I have not the slightest confidence in any other kind. The effects of DR. JONGH'S OIL are sure and most remarkable, especially in that broken-down state of health and strength which usually precedes and favours tubercular deposit; and I never recommend any other sort. The Oil I have had from you was for my own use, and it has certainly been the only means of saving my life on two occasions; and even now, when I feel 'out of condition,' I take it, a little at a time, unmixed with anything, as being the most agreeable way. I could wish that DR. DE JONGH'S OIL would come into general use, and entirely supersede the Pale and other worthless preparations."

Mr. THOMAS HUNT, F.R.C.S., *Surgeon to the Western Dispensary for Diseases of the Skin*, in a communication to the *Medical Times and Gazette*, writes:—

"In badly nourished infants, DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL is invaluable. The rapidity with which two or three tea-spoonfuls a day will fatten a young child is astonishing. The weight gained is three times the weight of the Oil swallowed, or more; and, as children generally like the taste of DR. DE JONGH'S OIL, and when it is given them, often cry for more, appears as though there were some prospect of deliverance for the appalling multitude of children who figure in the weekly bills of mortality issued from the office of the Registrar-General."

## SELECT MEDICAL OPINIONS.

Sir HENRY MARSH, Bart., M.D.,  
*Physician in Ordinary to the Queen in Ireland.*

"I have frequently prescribed DR. DE JONGH'S Light-Brown Cod Liver Oil. I consider it to be a very pure Oil, not likely to create disgust, and a therapeutic agent of great value."

Dr. LETHEBY,  
*Late Medical Officer of Health to the City of London.*

"In all cases I have found DR. DE JONGH'S Cod Liver Oil possessing the same set of properties, among which the presence of cholaic compounds, and of iodine in a state of organic combination, are the most remarkable."

Dr. PROSSER JAMES,  
*Lecturer on Materia Medica, London Hospital.*

"DR. DE JONGH'S Light-Brown Cod Liver Oil contains the whole of the active ingredients of the remedy, and is easily digested. Hence its value, not only in Diseases of the Throat and Lungs, but in a great number of cases to which the Profession is extending its use."

Sir G. DUNCAN GIBB, Bart., M.D.,  
*Physician to the Westminster Hospital.*

"The experience of many years has abundantly proved the truth of every word said in favour of DR. DE JONGH'S Light-Brown Cod Liver Oil by many of our first Physicians and Chemists, thus stamping him as a high authority and an able Chemist whose investigations have remained unquestioned."

Dr. EDWARD SMITH, F.R.S.,  
*Medical Officer to the Poor Law Board of Great Britain.*

"We think it a great advantage that there is one kind of Cod Liver Oil which is universally admitted to be genuine—the Light-Brown Oil supplied by DR. DE JONGH."

Dr. GRANVILLE, F.R.S.,  
*Author of the "Spas of Germany."*

"DR. DE JONGH'S Light-Brown Cod Liver Oil produces the desired effect in a shorter time than other kinds, and it does not cause the nausea and indigestion so often consequent on the administration of the other Oils."

DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL is supplied ONLY in IMPERIAL Half-Pint Jars, 2s. 6d.; Pints, 4s. 9d.; Quarts, 9s.; sealed with a Capsule impressed on the top with DR. DE JONGH'S Stamp, and on the side with his Signature, and labelled under the Pink Wrapper with his Stamp and Signature, and the Signature of his Sole Consignees.

WITHOUT THESE MARKS NONE CAN POSSIBLY BE GENUINE.

Sold by all respectable Chemists and Druggists throughout the World.

SOLE CONSIGNEES,

ANSAR, HARFORD & Co., 77, Strand, London.

CAUTION.—Resist mercenary attempts to substitute inferior or worthless preparations.

NON-FORFEITABLE POLICIES.

# THE GRESHAM



## LIFE ASSURANCE SOCIETY.

Head Office:

37, OLD JEWRY, LONDON, E.C.

*Branch Office for Scotland,*

68, BATH STREET, GLASGOW.

LIMITED NUMBER OF PAYMENTS.

BONUS YEAR, 1876.—All Policies on the Profit Tables with Annual Premiums effected before 30th June, 1876, participate in this Bonus.

NON-FORFEITABLE POLICIES.

TABLE L2.

NON-FORFEITABLE POLICIES.

Assurances effected under this Table by a limited number of payments may, after three Annual Premiums have been paid, be at any time exchanged for a free or paid-up Policy for a sum bearing such proportion to the original Sum Assured as the number of Premiums paid bears to the number stipulated to be paid in the original Policy.

PROPOSAL FOR ASSURANCE FOR A NON-FORFEITABLE POLICY.

1. Name, Residence, and Profession or Occupation, of the Person whose Life is to be Assured?	.....	.....	.....	.....	.....	.....
2. Place and Date of Birth?	.....	.....	.....	.....	.....	.....
3. Age next Birthday?	.....	.....	.....	.....	.....	.....
4. Amount for which you wish to Assure?	.....	.....	.....	.....	.....	.....
5. No. of Annual Payments—10, 15, 20, or 25?	.....	.....	.....	.....	.....	.....
6. Are you, and have you always been sober and temperate?	.....	.....	.....	.....	.....	.....
7. Are you now free from disease, or symptoms of disease, and in what condition?	.....	.....	.....	.....	.....	.....
8. State the following particulars as to your Family:—						
Father, if living, his age; if dead, at what age; cause of death?.....						
Mother, if living, her age; if dead, at what age; cause of death?.....						

Are you now free from disease, or symptoms of disease, and in

## 8. State the following particulars as to your Family:—

Father, if living his age; if dead, at what age; cause of death? Mother, if living; her age; if dead, at what age; cause of death? Brothers, original number; if dead, ages and cause of death? Sisters, original number; if dead, ages and cause of death?

9. Have you ever had Faintings, Inflammation of Lungs, Habitual Cough, Bronchitis, Gout, Rheumatism, Palpitation of Heart, Dropsey, Piles, Gravel, Rupture? Do you wear a truss? Have you ever Spat Blood, or met with any Injury?

10. Have you ever been afflicted with Apoplexy, Paralysis, Epilepsy, Insanity, Asthma, Consumption, Heart Disease, Cancer, Stricture, Stone, Fistula, or Delirium Tremens?

11. Have you ever made to any Company whatever an assurance proposal? If so, was it accepted or declined?

I hereby propose to effect an Assurance on my Own Life with the GRESHAM LIFE ASSURANCE SOCIETY, and I do hereby agree that this Proposal and Declaration shall be the basis of the contract between me and the said Society, to warrant the truth of the whole of the above particulars; and do declare that I have not withheld any information which is calculated to influence the decision of the Directors as to the eligibility of my life for Assurance. And I further declare and agree, that if the above particulars and this Declaration be not in all respects true, the Policy shall be voidable by the Society, and all Moneys which may have been paid on account thereof shall be subject to forfeiture. And I do further agree, that the Assurance hereby proposed shall not be binding on the Society until the amount of premium demanded shall have been paid. Dated this 1876

Name and Address of  
Witness in full.

Signed

Upon production of evidence of the date of birth, the age of the person assured can be admitted upon the Policy.

LIMITED NUMBER OF PAYMENTS.

NON-FORFEITABLE POLICIES.

THE GRESHAM  
LIFE ASSURANCE SOCIETY.

Head Office—37, OLD JEWRY, LONDON, E.C.

Branch Offices.

BRADFORD ... Bank Chambers, Bank Street.  
NEWCASTLE ... Percy Bldgs, Grainger St. West.  
LIVERPOOL ... Manchester Bldgs, 1, Tithebarn St.

NORWICH ..... Bank Plain.

MANCHESTER 57, Piccadilly.  
BIRMINGHAM Waterloo Ch. Waterloo St.  
HULL ..... Bank Buildings.

F U N D S .

Realized Assets (1875) .....	£2,142,015
Assurance Funds .....	2,067,970
Annual Income (upwards of) .....	480,000

NON-FORFEITABLE POLICIES.

WHOLE-LIFE.—LIMITED NUMBER OF PAYMENTS.

WITH PROFITS.

Annual Premium required for the Assurance of £100 payable at death,  
payments to be made for a limited period only.

Age.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Age.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	4 14	5 3	9 3	2 17	0 2	9 11	31	5 18	2 4
21	4 16	3	3 10	7	2 18	1	2 11	0	3 12
22	4 18	1	3 11	11	2 19	3	2 12	0	4 9
23	5 0	0	3 13	4	3 0	0	3 13	0	3 13
24	5 2	0	3 14	10	3 1	0	3 14	1	3 15
25	5 4	0	3 16	5	3 3	0	3 15	1	3 17
26	5 6	2	3 18	0	3 4	5	2 16	7	3 18
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28	5 10	10	4	1	6	3 7	4	2 19	3
29	5 13	3	4	3	4	3 8	11	3 0	4 5
30	5 15	4	4	5	2	3 10	6	3 2	1

*Example.*—A person aged 30 may secure by payment of ten Annual Premiums of £28 18s. 4d. the sum of £500 payable at his death, or should the Assured wish to discontinue the payment of Premiums before the expiration of the term agreed upon, he may, after three annual payments, claim a free or paid-up Policy in lieu of the original one. The amount assured by such paid-up Policy will be in proportion to the number of Premiums paid:—for instance, supposing £500 to have been the amount originally assured, and that five Annual Premiums out of a series of ten have been paid, then a paid-up Policy for £250 (or five-tenths of a £500) would be granted.

Prospectus, Reports and Proposal Forms can be obtained on application to the Society's Agents and Branch Offices; or to

F. ALLAN CURTIS,  
Actuary and Secretary.

Applications for Agencies from Gentlemen in a position to introduce business may be addressed to the Actuary and Secretary, at the Head Office.

LIMITED NUMBER OF PAYMENTS.

# THE SCOTTISH WIDOWS FUND MUTUAL LIFE ASSURANCE SOCIETY

ESTABLISHED 1815.

AT THE INVESTIGATION ON 31 DEC. 1873.

THE CASH SURPLUS

EXCEEDED ONE MILLION AND A QUARTER;  
GIVING BONUS ADDITIONS RANGING — FROM  
£1.13 PER CENT PER ANNUM ON NEW POLICIES — TO  
£4.08 PER CENT PER ANNUM ON THE OLDEST.

ACCUMULATED FUNDS EXCEED  
SIX MILLIONS STERLING.  
TOTAL ASSURANCES IN FORCE  
TWENTY MILLIONS STERLING.

The Whole Profit  
belongs to the  
Policyholders.

FOR RESULTS OF YEAR 1875 SEE NEXT PAGE

THE SIXTY-SECOND ANNUAL GENERAL MEETING  
OF THE  
SCOTTISH WIDOWS' FUND SOCIETY

WAS HELD AT EDINBURGH ON 26TH MAY CURT.,

When the DIRECTORS placed before the Members the results for the year 1875 (the Second of the Septennial Period now current), which were found to be of a highly satisfactory character, as shewn by the following Extracts from

THE ANNUAL REPORT.

New Assurances were completed for . . . £1,250,110  
Exceeding by £538,502 the amount completed during the corresponding year of last Septennium.

The Premiums on which were . . . . . 40,465

The Claims paid amounted to . . . . . 445,034  
Of this amount £130,373 consisted of Bonus and other Additions, showing AN AVERAGE of 43½ PER CENT UPON ORIGINAL SUMS ASSURED under participating Policies.

The Increase to the Funds during 1875 was 268,767

The Rate of Interest realised upon the whole Funds of the Society averaged £4:6:8 per cent.

THE TOTAL FUNDS of the SOCIETY now amount to  
**£6,321,084.**

The remarkable progress of the Society, accelerating from year to year, and the Guarantees of continued prosperity afforded by its commanding position and extensive Home Connections strongly recommend THE SCOTTISH WIDOWS' FUND to the confidence of the Provident Classes of the community, willing to secure to themselves and their families the

Benefits of Life Assurance under peculiarly advantageous conditions.

BRANCH OFFICES:

London, 28 CORNHILL.—*West End Agency*, 49 PALL MALL.

Dublin, 9 LOWER SACKVILLE STREET.

Glasgow, 114 WEST GEORGE STREET.

Manchester, ALBERT SQUARE.

Liverpool, 48 CASTLE STREET.

Birmingham, 29 BENNETT'S HILL.

Leeds, 21 PARK ROW.

Bristol, 22 COLLEGE GREEN.

Belfast, 2 HIGH STREET.

Newcastle, GRAINGER STREET, W.

Dundee, 9 PANMURE STREET.

Norwich, 48 ST. GILES' CHURCH PLAIN.

*Agencies in all the important towns of the three Kingdoms.*

HEAD OFFICE,  
9 ST. ANDREW SQUARE, EDINBURGH,  
May 1876.

SAMUEL RALEIGH, *Manager.*  
J. J. P. ANDERSON, *Secretary.*



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**ELECTRICITY IS LIFE**

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